

From: Pauline K Kapoor, VA
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Please include the following in your rule A. Require notice to customers when an ATM or point-of-sale debit card transaction is about to trigger an overdraft B.Require an opportunity for account holders to choose to have an overdraft plan or not. C. Prohibit manipulation of the order of posting deposits and withdrawals so as to maximize overdraft fees.