

From: Larry A. Miller, TN
Subject: Electronic Fund Transfers

Comments:

Date: Mar 27, 2009

Proposal: Regulation E - Electronic Fund Transfers
Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
Name: Larry A Miller
Affiliation:
Category of Affiliation:
Address:
City:
State: TN
Country: UNITED STATES
Zip: 37663
PostalCode:

Comments:

Overdraft fees that banks charge are too high and applied unfairly. My bank, First Tennessee, charged me \$35 each for four overdrafts on my checking account. They all were on the same day. That same day my Social Security was credited to my account which was more than enough to cover the four checks. If they had credited my Social Security first then there would have been no overdrafts. That was unfair and needs to be stopped.