

From: John Cheng, CO  
Subject: Electronic Fund Transfers

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Comments:

Date: Mar 26, 2009

Proposal: Regulation E - Electronic Fund Transfers  
Document ID: R-1343  
Document Version: 1  
Release Date: 12/18/2008  
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Comments:

I am strongly in favor of the "opt-in" requirement for Regulation E, Electronic Fund Transfers [R-1343], since bank customers generally have the impression that they are electronically prevented from withdrawing more money than their account balance.