

From: Elizabeth Nealin, FL
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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Name: Elizabeth Nealin
Affiliation:
Category of Affiliation:
Address:
City:
State: FL
Country: UNITED STATES
Zip: 32003
PostalCode:

Comments:

Please pass a rule that allows consumers to opt out of automatic payment of overdrafts. My 16 year old daughter was trapped by a \$28 fee for her credit union advancing her funds that were not in her account. When we went to the credit union to tell them we did not want the overdraft protection, they said we had no choice. We could not decline the service and my daughter now lives in fear of using her debit card because she is afraid it will happen again.