

From: Kirstin Sipes
Subject: Electronic Fund Transfers

Comments:

To Whom it May Concern,

I am writing to voice my support for option 2 for the proposed changes to regulation E. I do not believe financial institutions should automatically approve transactions from a customers account if they do not have the money. Part of the reason the economy is in its current state is because consumers and financial institutions borrowed money they did not have and kept borrowing money. We are now in a time where we must enact immediate change and I think option 2 is a step in the right direction for our country.

Thank you,

Kirstin Sipes