

From: Richard C. Ribb  
Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Docket No. R-1343: Consumers should have the right to opt-in to bank overdraft options. They should have the right to have a purchase refused if there is not enough money in their account rather than allow the purchase to go through and then be slammed with at \$29 fee by a bank. An unethical practice on the banks" part at best with particularly high impacts on seniors and low-income consumers. I urge you to change the regulations in this way to better protect consumers.