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Subject: Electronic Fund Transfers

Comments:

Date: Mar 28, 2009

Proposal: Regulation E - Electronic Fund Transfers
Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
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Given that financial institutions are currently allowing customers to overdraft their account via debit cards, and given that said banks are frequently found to order transactions in a manner to cause the most overdraft fees, there is no reason why these recommendations should NOT be put into force to protect the consumer. Currently, there is no federal statute that protects consumers from excessive overdraft fees assessed by banks - to my knowledge - and as such customers are frequently left with no recourse. These fees almost always come into play when individuals are already in financial distress, further compounding their problems. I endorse option 2 - requiring institutions to have customers "opt in" to the service. The "Opt-out" option leaves too much chance for banks to hide the opt-out clause in the documentation for opening an account.