

From: Jim Wikle
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Comments:

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Name: jim wikle
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

All institutions offering "2nd chance" checking accounts need to be more strictly regulated because they prey on the least educated. Possibly prohibit the issuance of a debit card and overdraft "protection" until the account has been positive and active for 6 months. This could be followed by another 6 months with a debit card, but no overdraft "protection". These 2nd chance accounts also punish locally owned small business that cannot afford the latest technology with losses from accepting transactions on these 2nd chance checking accounts.