

From: Kathy Greene
Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

Name: Kathy Greene

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

This is a No Brainer. Give the customer the option to overdraft if they want or need to. I recently tried to withdraw from the wrong account I held. Instead of reminding me that there was little in THAT particular account, it lent me money I didn't need to borrow. I HAD money elsewhere in that bank. That error cost me \$35. Why not just have the ATM say "Insufficient funds in this account". Banks need to stop tricking customers into paying high fees.