

From: Lloyd A Johnson
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

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The purpose of the Federal Reserve is to serve the public interest. The public should NEVER be automatically enrolled or opted into anything that would cost them money without their consent. Otherwise, it's a form of embezzlement. Please enact this rule in a way that requires the public to "opt-in" to any overdraft program.