

From: A Nedbailo  
Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

This issue seems undebatable. Please allow opt-in choice for ATM overdraft protection. In this fiscal crisis, banks should not be allowed to rack up fees at the average customer's expense. A global consumer friendly mentality has been lacking for decades. Please approve this proposal to aid in the shift of questionable business practices. Thank you.