

From: Robert Kenedy, Pacific Grove, CA  
Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers  
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Name: Robert Kenedy  
Affiliation:  
Category of Affiliation:  
Address:  
City: Pacific Grove  
State: CA  
Country:  
Zip: 93950  
PostalCode:

Comments:

Overdraft protection, for ATM, Debit card and check transactions, should be opt-in rather than opt-out!