

From: Stephanie A Westnedge
Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

Proposal: Regulation Z - Truth in Lending

Document ID: R-1340

Document Version: 1

Release Date: 12/05/2008

Name: Stephanie A Westnedge

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

It's only fair that I should have the option to stop a transaction if I have insufficient funds in my account when I'm trying to use my ATM card to pay for something. I expect the bank should always have the most up-to-date information on my account. It is also unfair that if I have sufficient funds in a savings account that is linked to my checking, it's unfair that I get charged an overdraft fee when the bank moves money from my savings to my checking to cover my overdraft.