

From: Bear Giles , Boulder, CO
Subject: Electronic Fund Transfers

Comments:

Please add my voice to those asking that overdraft programs be OPT-IN, at least for real-time transactions with immediate approval or refusal. I have no opinion on overdraft programs for checks since the NSF fee may be comparable to the overdraft fee, but physical checks account for such a minuscule fraction of my transactions that I consider it irrelevant.

I'm not familiar with the details of what's covered by this docket, but I would also ask that ATM balance statements clearly indicate the actual balance in the account. Any additional funds available through overdraft coverage should be clearly identified as a loan.

Thank you,

Bear Giles
Boulder, Colorado