

From: Richard Chritz, El Monte, CA

Subject: Electronic Fund Transfers

Comments:

I am writing to voice my opinion about Overdraft protection at banks. I think the consumers should request to opt-in for overdraft protection if that's the service they want, instead of the banks automatically opting their customers in. The fees the banks charge for this service is so excessive a few unknowing small purchases could cost an individual \$100 very quickly. Also I believe a bank's best interest is in providing good service instead of screwing customers so they should process smaller amounts first so less fees/bounces occur. Thank you

Richard Chritz
El Monte, CA