From: StormwateRx LLC, Teri Lynn Walker

Subject: Electronic Fund Transfers

Comments:

Sirs,

I am writing in support of a regulation to allow consumers to choose whether or not to be charged overdraft fees from their bank. I would also like to voice my strong opinion that the regulation needs to be an opt-in measure as opposed to an opt-out one.

I live in Vancouver, WA, if that is of any use to you.

Thank you for your time.

Teri Lynn Walker StormwateRx LLC Reclaiming the World"s Water®