

From: Mike Courtois
Subject: Electronic Fund Transfers

Comments:

I'm writing in response to Regulation E: R-1343. I am in support of opt-in for overdraft fees.

I'm a Special Education teacher in a public school and tend to keep very good records on my banking. Still, I use my debit card regularly and occasionally forget to put a receipt into my register. This has resulted in overdraft fees. I understand that it's inconvenient for the bank when I overdraft; still, when I've overdrafted, the bank charges nearly \$30 per transaction. If I forget to enter a transaction, and overdraft by going to Starbucks twice, I could end up paying nearly \$65 for two cups of tea. That's steep.

Thanks,
Mike Courtois