

From: Jayla Fisk , Chicago, IL  
Subject: Electronic Fund Transfers

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Comments:

Dear Sirs,

I am writing to express my support of the changes outlined in Docket No. R-1343. Changing banks' standard practice of automatically charging overdraft fees whether or not the service has been requested will be a positive change in the consumers' interest. Overdraft penalties are as much as \$35 per occurrence and for those who live paycheck to paycheck even a small error can wipe out as much as a week's take home pay. Please make the change so that consumers can choose to opt-in to overdraft protection programs instead of having the choice made for them.

Sincerely,

Jayla Fisk  
Chicago, IL 60622