From:Colin MarkerSubject:Electronic Fund Transfers

Comments:

Hello,

Please consider making bank overdraft fees opt IN. When a user finds their transaction denied they will then be able to ask the bank to add the overdraft protection. I firmly believe that if the overdraft protection is opt OUT the banks will not advertise the change and very few users will make the switch.

Again, please make bank overdraft fees OPT IN.

Thank you, Colin Marker