

From: Doug and Marli Holden, WA

Subject: Electronic Fund Transfers

---

Comments:

Dear Sirs;

In considering this issue, my husband and I are requesting that you choose the option that requires institutions to get a customer's permission upfront to provide over-draft protection when using an ATM or Debit Card. We feel that the opt-in option is safer, particularly for older or elderly people, or those not literate about banking rules and regulations.

Thank-you for your consideration. Doug and Marli Holden, Lake Stevens, WA