

From: Gayle Tovrea  
Subject: Electronic Fund Transfers

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Comments:

I support the proposed change to specifically "opt in" to Bank coverage of ATM/POS overdrafts in return for overdraft charges.

Furthermore, I definitely support a requirement for notification at time of attempted ATM withdrawal or Point of Sale purchase that the account will be overdrawn and that concluding this transaction will entail an overdraft charge to the account. This is both a matter of an INFORMED CHOICE as well as A KEY NOTICE to take action immediately.

Under the current no-notice practices, there is a high likelihood of continuing to make subsequent purchases until notice is received via mail 3-5 days later. This has happened to me twice, and there is no need for it. By the way, I'm an extremely conscientious checkbook register accountant, but sometimes things just get screwed up, and you get bit.. Point-of-transaction notification would prevent this unfortunate scenario.

Thanks for the opportunity to make an input.

GT Tovrea