

From: Karater Bui , San Francisco, CA

Subject: Electronic Fund Transfers

Comments:

To Whom it may concern,

In regard to the proposed legislation "Docket No. R-1343", I strongly support that the consumer has the option to OPT-IN should I want the Overdraft service from my financial institution. Like everything else in America, I should have the choice to choose which services I want from my bank and pay for it accordingly.

Thank you,

Karter Bui
San Francisco, CA 94107