From: Steve Murray, Castle Hayne, NC

Subject: Electronic Fund Transfers

Comments:

I like overdraft protection and I think that small businesses require it to keep from having unpaid transactions. If everyone opted out of overdraft protection then business would have to go up on prices to cover all the bounced checks that were never funded.

Please keep overdraft protection the way it is (the banks don"t need another problem right now anyway)

Steve Murray Castle Hayne, NC 28429