

From: Bill Barron
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I don't want my bank levying overdraft fees on me unless I opt in (which I would never do). I can't tell you how much I was screwed over by overdraft fees on purchases under \$30 I've been charged \$300. I am now much more financially responsible than I was in my college days, but by making this service opt in, Americans already in financial trouble can choose whether or not a candy bar is worth \$30. If the service was opt-out, millions of people who don't know better would continue to be taken advantage of. Exactly the people who need to be protected with regulations like these.

Thank you for your consideration,
Bill Barron