

From: Yosi Almog, Santa Cruz, CA  
Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Few times the bank charged me ridiculous number of \$35 times for overdraft protection on amounts smaller than the \$35 charge. I didn't know that some overdraft do charge and some don't. The bank didn't want to expose this fact easily. Only after I insisted to look for alternative, the bank told me about other options.

Sincerely,

Yosi Almog  
Santa Cruz, CA 95060