

From: Doris Loh  
Subject: Electronic Fund Transfers

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Comments:

Definitely "OPT-IN".

I was slapped with a NSF charge of \$25 (that came in a SNAIL MAIL notification), daily overdraft fees of \$7, incoming wire fees of \$30 (\$15 x twice-- when I tried to cover the shortfall and did not realize they have an incoming wire fee also!) to the total tune of \$111 for an accidental preauthorized check of \$15 presented to a checking account that I was in the process of closing out.

My problem with the entire process is: I never realized the account even has an overdraft protection feature!!! I always thought one had to apply for that feature.

So yes, DEFINITELY "OPT-IN"---PLEASE!!!!!!

(PS: the bank was Colonial Bank)