

From: Maria Haynes
Subject: Electronic Fund Transfers

Comments:

Please do not allow banks to automatically enroll folks in overdraft protection without getting permission . Especially when it pertains to ATM and debit transactions. AND rules MUST include that when they do , that they take the money out of another account which the customer would specify in the beginning.

AND, add to it that they notify the customer by email or phone, and NOT 5 days later through a mailed letter, that allows fees to pile up before the customer can make a change.-as Citizens Bank in MA does. Pure usury!!

Maria Haynes