From: Kathy Whitman

Subject: Electronic Fund Transfers

Comments:

I support this idea. I think I should have to request for or sign up for the overdraft protection. As a matter of fact I bank with Branch Banking and Trust in Greensboro NC and I tried to cancel this overdraft protection and I was told that the computer would not allow that. Now, I do not believe for one moment that this is true. I feel sure that it could be stopped. I think something needs to be done to protect the consumer from this type of behavior on the part of banks.

Thank You

Kathy Whitman