

From: Erik Olson  
Subject: Electronic Fund Transfers

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Comments:

These comments are submitted in regards to proposed change to Regulation E.

I strongly support the second option:

Second option: Institutions would be required to get a customer's permission upfront to provide overdraft protection. Customers would have to choose to opt-in before any fees could be assessed on their account for an overdraft authorization.

If the goal of this proposed change is to protect consumers and not benefit financial institutions, then a "Opt In" option is the only way to adequately protect the rights of the consumer.

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