

From: Nicole Terry  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern,

I am in agreement that as a consumer I should have the option to opt-out of overdraft protection if I so choose. I faithfully check my bank account online and two months ago I found myself in a situation where I didn't have access to my computer for a couple of days and purchases came through that caused an overdraft and even though I had money in a savings account with that bank I was charged an outrageous amount of fees because I wasn't notified in a timely manner and automatically put into overdraft protection. Had I had the option and charges not gone through and I would have been alerted so that I could transfer the money. Just an example of how even people with good habits and intentions can be burned with this current policy.

Sincerely,

Nicole Terry