

From: Sue Curci
Subject: Electronic Fund Transfers

Comments:

Dear Sir or Madam:

I was recently "hit" with a \$22.00 "overdraft protection fee" because I was "short" \$0.77 (seventy-seven cents) of my purchase. Had there been some sort of "trigger" alerting me to the fact that if I proceeded, I would be charged a fee to cover my purchase, I would have surely put my purchase back.

My understanding is there are 2 options "on the table" at the moment: opt-out and opt-in. I don't think either one is a good choice for the consumer. The "trigger" suggestion proposed by Congresswoman Carolyn Maloney gives us a choice. Thank you.