

From: Matt Dostal
Subject: Electronic Fund Transfers

Comments:

Dear Federal Reserve Board,

It has come to my attention that you are considering allowing banks to automatically enroll their clients in overdraft protection programs. This must be left up to the client. To allow banks to make this choice for their clients is not in the best interest of consumer choice. Overdraft protection programs must be "opt-in", not "opt-out".

Thank you,

Matt Dostal