

From: Lawrence J. Mativi  
Subject: Electronic Fund Transfers

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Comments:

Hi

My opinion is that OD protection should not automatically be provided. I favor an "Opt In" such as:

Institutions should be required to get a customer's permission upfront to provide overdraft protection. Customers should have to choose to opt in before any fees could be assessed for an overdraft authorization.

Thanks!

Lawrence J. "Larry" Mattivi  
MD