

From: Motale Efimba
Subject: Electronic Fund Transfers

Comments:

I think customers should not be automatically enrolled in the overdraft protection. Banks should explicitly and personally ask customers that get ATM cards and Check cards if they want to enroll or not. This way people will not erroneously think that if there is no money in their account money will be available in an ATM or through a check card purchase. If people wanted to dip into money they don't currently have they can use regular credit cards.

Sincerely,
Mo Efimba