

From: J. Harrison, N. Fort Myers, FL

Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Personally I think it should be done away with altogether. I'm from the old school, if you don't have it then your debit card shouldn't work. I have teenage children who have each opened up their own bank accounts which automatically come with debit cards. I can't tell you how many times I have called the bank because of these ridiculous overdraft fees. My oldest son said "They wouldn't give me the money if it wasn't in my account" so he kept on using his card and then ended up in one month with more than \$150.00 in overdraft charges. Please stop this!

J. Harrison

Sincerely,
Justine Harrison
N. Fort Myers, FL 33917