

From: Evelyn J. Knopf  
Subject: Electronic Fund Transfers

---

Comments:

In your review of the applicable regs, please note that this consumer believes:

Institutions should be required to get a customer's permission upfront to provide overdraft protection for ATM and debit withdrawals/purchases. Customers should have the right to choose to opt in before any fees could be assessed for an overdraft authorization.

Thank you.

Evelyn J. Knopf