From: Matthew C. Tracy, Vandalia, OH

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

Please pass the option to make people agree to overdraft protection with full knowledge of teh fees before it can be used. The current policy of automatically enrolling and not informing people of the ability to opt out causes many problems. My son has run into these and still can"t get the bank to let him out of the overdraft on a debit card.