

From: Jennifer Western  
Subject: Electronic Fund Transfers

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Comments:

OPT-IN

I voluntarily enrolled in a credit card overdraft protection program through Bank One. I knew I was going to need it to pay my phone bill while I was on vacation. I came back and found out that the bank kept disconnecting my credit card from my checking account and I was \$200+ in the negative because of it. In the end, I had to pay \$700+ in fees to fix my account, plus all the bills that were returned. Now I absolutely refuse to have overdraft protection. It should be an option. I don't want this to happen to me again. I want to be responsible for my finances, not a bank. It should be up to consumers about what they want on their accounts, not have a bank decided what the masses want is what everyone wants especially if the whole purpose is to make as much money as they can. How do you think we got in this recession in the first place.

GREED