

From: Richard DiMatteo, San Diego, CA
Subject: Electronic Fund Transfers

Comments:

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Dear Federal Reserve Board:

Until I finally opted out, automatic overdraft cost me a great deal of money on debit card charges after some vendors failed to run charges until weeks after the purchase. Positive opt in rules would change this dramatically.

Transactions should be done by date rather than from highest to lowest.

Sincerely,

Richard DiMatteo