

From: Denny L. Osenton
Subject: Electronic Fund Transfers

Comments:

Dear Sir or Ma'am,

Please protect consumers by making the choice for overdraft fees be on an "OPT IN" basis. If banks had not clearly demonstrated predatory behavior in the past, we would not be discussing this point. Banks should have to allow customers to elect the option of overdraft protection on a voluntary basis. I think most people would prefer a transaction be refused due to insufficient funds instead of the bank silently tacking on large penalty fees, and the minority that might prefer the convenience would still have the option to choose that.

Thank you for your consideration,

Denny Osenton Jr.