

From: Susan Blake, OK
Subject: Electronic Fund Transfers

Comments:

Gentlemen,

Please pass the opt-in rule for overdraft protection. The opt-out rule is insufficient to protect consumers from being hustled into overdraft protection that they do not understand and do not want.

There should not be automatic overdraft protection on credit or debit accounts. This is a service that the bank client should expressly request and sign a full disclosure statement that includes a statement of fees.

Thank you,

Susan E. Blake
OK