From: Robert Norton, Signal Hill, CA

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

Please provide for active opt-in for overdraft protection and clear notification of associated fees which must be reasonable and limited. Bank fees have gotten out of control. They are too high. Too hard to fight. Many consumers don't realize they can fight and just pay the fees. Banks must be stopped before this happens, not afterward.