

From: Christen Ziegler  
Subject: Electronic Fund Transfers

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Comments:

I want the opt-in option. I think it's ridiculous that banks can charge you when they overdraft your account without your consent. On top of that they can put a large bill through first and then charge \$28 for every \$1-5 charge that they make come through after that. I really think the best would be to give customers a warning with each transaction that would incur an overdraft fee and give them the option at that point to either overdraft it or not make the purchase. This would be nice, because you could turn down the purchase for a cup of coffee, but be able to put through the gas money to get you back home, or to work. In certain cases it would be worth the overdraft fees.

Christen Ziegler