

From: William Beattie, TX
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern,

As a banking industry customer I find current practices of automatic enrollment in "overdraft protection" programs and the exorbitant fees associated with them, to be anti-consumer in nature. Please implement regulations protecting my choice to "opt-in" to these types of programs.

Thank you,

William Beattie
TX,