From: Eric Morgan

Subject: Electronic Fund Transfers

Comments:

I am writing this letter to express my support of the opt-in legislation concerning the so-called "overdraft protection". I have personally been forced to pay upwards of \$1,000 USD this year alone in these ridiculous fees because of how the banks manipulate the way that these debits are taken out of the account. Once again, you have my support for this bill, as well as my family, coworkers, and friends.