

From: Susan Schuyler  
Subject: Electronic Fund Transfers

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Comments:

I just received the forms from my credit union by which I have to opt out of a "service" I did not request. My checking account has overdraft protection by its link to my savings account, for which there is a small service charge in the event I do overdraw. And yet I'm required to opt out of a more expensive "service." Obviously, it would be in the consumer's best interest if opting in were required.

I want to opt in to a service I don't need, rather than be required to opt out.

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