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Comments:

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"The Board is proposing two alternative approaches to providing consumer choice, including a proposed requirement that would require institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts." I very much support the opt-in option for this service. I would also like to know at the time of any withdrawal or debit purchase if I do not have sufficient funds, and then be able to make the choice whether or not I would still like to continue the transaction and accept the fee.