

From: Susan Crabtree  
Subject: Electronic Fund Transfers

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Comments:

Please require specific permission for overdraft protection accounts. There are way too many people who either do not read the notices they get, do not understand what they are letting themselves in for, or are just too busy or lazy to specifically "opt-out" of these types of programs. How many people actually specifically "opt-out" of the automatic privacy policies that say the issuer can share privacy information with other agencies or companies or divisions within the company - as a percentage of the people who get these written policies every year, I would bet it is very low.