From: Henry R. Lesieur

Subject: Electronic Fund Transfers

Comments:

I would like to support the rule change giving customers the right whether to pay or not pay overdrafts.

No overdrafts should be paid when a person requests an overdraft at a casino. I have been doing research on or treating problem gamblers since 1971. When they get out of control they typically do things that they regret later. Giving people access to money they do not have while in a casino environment is like giving cocaine to a cocaine addict.

Henry R. Lesieur, Ph.D.