

From: RBC Solutions LLC , Russell Brown

Subject: Electronic Fund Transfers

---

Comments:

To whom it may concern,

I am writing to express my support for consumer choice in overdraft protection policies as outlined in the Maloney bill. The current overdraft "protection" policies of banks and credit unions are obviously in place to make money from unsuspecting consumers and need to be changed to allow the consumer the option to choose the so-called service before a transaction is allowed to go through. I have wanted this policy changed for years, but didn't think there was anything I could do about it. After reading about the Maloney bill, I am in support of it 100% as I'm sure most consumers will be also. I urge your support of these changes.

Thank you,

Russell R. Brown  
RBC Solutions LLC