

From: Cynthia M. Mills
Subject: Electronic Fund Transfers

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I wish to comment on Docket No R-1343.

Please require banks to first secure permission before enrolling account holders in overdraft protection services.

More specifically to this point, if this process is done online, then please be sure that election boxes are all unchecked and the consumer must actively have to check a box to elect to subscribe to any type of service with a bank. All too often, on many websites, not just bank websites, one must uncheck items that the consumer has no interest in. This leads to the consumer potentially not noticing something that is pre-checked and being automatically enrolled. Consumers should explicitly opt-in-not be tricked in!

Thank you for your time and consideration.

Cynthia M Mills