

From: Jeff Wilkinson  
Subject: Electronic Fund Transfers

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Comments:

I urge you to support an opt-in requirement for ATM and debit overdraft fees. A family member who shares the joint account with her husband is continually hit with \$35 fees for her husbands purchase of a \$2 hamburger!! While I don't condone the irresponsibility, I think the bank is taking advantage of the situation by not informing them of the option to opt out of this practice.

The right approach I believe is an opt-in requirement.

Thank You

Jeff Wilkinson