

From: Michael Carrington
Subject: Electronic Fund Transfers

Comments:

I think consumers should be asked if they want to opt in or opt out of their bank's overdraft protection program. I think that consumers should take responsibility for their own shortcomings. They should stop blaming the bank for their lack of math skills because it come down to adding deposits and subtracting purchases or withdrawals. If they would only check their balance before purchasing they would know how much they can spend, then spend less than what is in your account, just in case you or the bank made a mistake. Whenever my bank has made a mistake they corrected it and covered any charges associated with their mistake and sent letters to merchants on my behalf to let the merchant know that it was the bank's mistake.

Thank you

Michael Carrington