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Subject: Electronic Fund Transfers

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Comments:

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I would strongly urge that people are given the opt-in choice with regards to overdraft protection. I had long believed that I was limited in what I could withdraw via ATM based on my account balance, and have used that as a check towards my spending. I believe that it is important for all people to have such limits in place unless they themselves request overdraft protection and thus have the ability to withdraw more than is currently available in their accounts.