

From: Evelyn and James Norcross, CA

Subject: Electronic Fund Transfers

Comments:

Dear representative,

Please vote in favor of banks requiring the "Opt-In" option for customers' overdraft protection. Customers should have the choice to select this service or not. Banks should not approve an electronic transaction if the account does not have sufficient funds, unless the customer has specifically requested that service.

Thank you,

Evelyn and James Norcross
CA