

From: Erich Bruhn, CT
Subject: Electronic Fund Transfers

Comments:

To Whom It Mat Concern:

Let it be know to all that I strongly want to see a vote to change the law regarding overdraft fees to read that all institutions be required to get customer's permission, UP FRONT, to provide overdraft protection. This law should require that all customers have to OPT-IN, not that they are notified of this service and then have to take the trouble to contact the institution and opt-out to avoid being automatically signed up and generating these fees on ATM and debit card withdrawals. This opt-out policy is a thin excuse to generate additional fees from unsuspecting or distracted customers, with too many caught with added fees when they are already economically stressed. The Federal Reserve needs to make this change as soon as possible for the protection it's constituents.

Sincerely,
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