

From: Patricia A. Erwin
Subject: Electronic Fund Transfers

Comments:

Subject: Docket No. R-1343

As an individual who regularly votes I am in favor of consumers having the right to sign consent for the "assumed" privilege" of overdraft protection (to the tune of \$38.00 a pop) on bank card transactions when an individual makes an error on their checking account. The error may be as little as \$.01 with a 'protection fee' or \$38.00 - boy those bankers sure do work hard for their \$\$\$!

Patricia A. Erwin