

From: Amanda L. Finnegan
Subject: Electronic Fund Transfers

Comments:

Sir or Ma'am,

The opt-in rule is the most fair way to deliver real customerservice. Opt-in will create a well informed consumer who is not going to be surprised by overdraft charges and understands what they havecommitted to. Charging overdraft fees on customers who did not ask for their transactions to be covered is underhanded and wrong. I would much rather my card be denied at the register than be charged exorbitant fees to cover my \$2.00 transaction.

Very Respectfully,
Amanda L. Finnegan