

From: Chris Cooper
Subject: Electronic Fund Transfers

Comments:

Thank you for proposing the regulation to require banks to require opt-in for their "courtesy" overdraft protection schemes. Everyone who has ever been a victim of one of these fees understands what a blatant rip-off they truly are. Criminal is the best word to describe these practices and I fully support the adoption of this rule to make it just that. When combined with other shady banking practices like processing debits and credits out of order, these fees truly do add up.

Sincerely,

Chris Cooper