

From: Tanya Brackley
Subject: Electronic Fund Transfers

Comments:

Regarding Docket No. R-1343, I would like to see the banks give its" customers the option of signing up for the so called overdraft protection program. I have it, don"t want it, but I"m forced into because my bank will not let me opt out. I normally monitor my account, but I have made mistakes in the past which unfortunately made my economic situation worse due to the fees and the order the bank processes my overdrafts in. I had a whole paycheck disappear in fees once because of one mistake.

Please help the consumers with this, we should have the right to chose ourselves.

Sincerely,

Tanya Brackley