

From: Sarah Thacher
Subject: Electronic Fund Transfers

Comments:

My 22 year old son XXXXXXXXX frequently pays overdraft fees, because of using his debit card at restaurants, and other establishments when he does not have enough money left in his account. He makes just enough money to pay his modest rent, utilities, gas and food bills. These overdraft fees eat up a disproportionate amount of his income. Unfortunately, overspending is a typical symptom XXXXXXXXX and is very hard for him to correct.

If overdraft protection were an opt-in choice, he would not have it, and therefore would have more money to spend on the things he needs.

Please require banks to make overdraft protection an opt- in "consumer service."

Thank you.
Sarah Thacher