

From: Melissa Bigler  
Subject: Electronic Fund Transfers

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Comments:

As a consumer I want the choice to opt-in to let the bank cover for and profit from my mistakes. If I do not have the money to cover a purchase, then I shouldn't be buying in. Current bank practices are unfair regarding overdraft protection. The 7.8 billion dollars that banks made from silly consumer mistakes is ridiculous. I view overdraft protection as enabling Americans to continue being irresponsible. If they opt-in, then they will have to choose irresponsibility instead of balancing their check books and contributing that 7.8 billion dollars to something else - such as groceries, utility bills, and rent/mortgages. 7.8 billion dollars could have been used a lot more responsibly than as profit by the banks - of which most are unstable and not lending. How did that 7.8 billion dollars really help? Please allow the consumer to choose to keep their hard earned money.

Please decide in favor of the opt-in rule.

Thank you