

From: Laura Eisenstadt, MA  
Subject: Electronic Fund Transfers

---

Comments:

Dear Sir or Madam

I am writing to strongly urge that you promulgate a rule requiring banks to stop automatic overdraft "protection" (hah!), which is one more example of the endless inventiveness of banks in taking citizens' money. Banks should be required to tell customers if they do not have enough in their account to cover their debit withdrawal. Please do not cave in and make the consumer opt out. Make the banks bring the issue to the attention and require opting in.

Like most of us I am distressed by the behavior of financial institutions, and even more distressed by the lack of control by regulators.

Thanks,

Laura Eisenstadt  
MA