

From: Paul Nickels
Subject: Electronic Fund Transfers

Comments:

Please push for regulation forcing banks to give consumers a choice on overdraft protection. The opt-in rule is very much needed to protect people who may not fully understand what they are getting into. My experience has been that banks do not try to fully explain their overdraft protection. Also, I have been burned many times by their desire to put through the largest transaction first and then bounce numerous small purchases. please consider making them give us a choice in that too.

Thank you

Paul Nichols