

From: Linda R Boynton
Subject: Electronic Fund Transfers

Comments:

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I am completely in support of the notion that consumers should be given the choice to opt-in with regard to overdraft protection. I think it is absurd to allow banks to abuse a consumer by approving an overdraft and then charging a fee on top of it. Obviously if the consumer doesn't have the money for the initial transaction, s/he can't afford the fee either. Please, put this protection in place. Thank you.