

From: Fauquier County Schools and Government, Vincent Indelicato
Subject: Electronic Fund Transfers

Comments:

Regarding the proposed options for setting regulations for overdraft protection on ATM/Debit transactions, I am for the opt-in option. Having been the unwitting victim several times of \$35 overdraft fees without notice to me by the bank that there were not enough funds in my account, I firmly believe that consumers should have the affirmative option to opt in to this "protection" rather than have it assumed by a bank.

Thank you.

Vince Indelicato Jr.
Fauquier County Schools and Government