

From: Emily Zachery  
Subject: Electronic Fund Transfers

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Comments:

Thank for for accepting comments on this issue.

I would love to have the option to opt out of automatic overdraft protection. Although I don't understand the difference between the two alternatives proposed, I would like to see that banks cannot automatically enroll customers in overdraft protection for electronic transactions. Although I've only had to pay overdrafts twice in my life, it was two times too many. If given the choice, I would have never enrolled in this "service."