

From: Otis Grigsby
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I have had several conversations over the years with bank of america about their overdraft protection "service". Bank of America takes money out when there is no money there and charges you for it. I don't want to be charged. They won't even let me link my account to my savings account. Even PayPal does this. Their only alternative is to take the overdraft protection and pay \$10 dollars for their services. I don't want that service. They make it seem like people are on the job 24/7 monitoring my account and saving me from my irresponsible spending habits but the truth is, their network software has been changed to let a bunch of \$4 dollar purchases go through so they can make money. There's no risk for them because they don't protect you from big purchases at all. It's a scam and you guys shouldn't need a bunch of emails and calls to figure out how bad this is for America. Just think of your own experiences, I'm sure you've felt the burn at least once. My vote is for opt-in on Docket No. R-1343. Thank you.