

From: Gloria Keith
Subject: Electronic Fund Transfers

Comments:

Federal Reserve,

I believe it is unfair for banks and other businesses who have a profit motive, to automatically assign your account overdraft protection. That puts them in total control of your account, not you, and in most cases puts you of jeopardy of even losing that account. There should be an opt-out feature, like the "Do Not Call" option for our phones.

Sincerely,

Gloria Keith