

From: Donna B. Bullard
Subject: Electronic Fund Transfers

Comments:

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Comments:

Please allow the changes to only reflect an opt out notification from members who don't wish to participate in OverDraft Protection services. We feel that our members will not be best served if they have to recontact us to opt in to a service they have used for years on an occasional basis and thus be suffer returned items unnecessarily. We currently notify and offer an opt out provision if members don't want to have the overdraft service. Please don't change this process. IT will hurt the members we serve who use our services. Thank you for your consideration.