

From: Peter T. Erb
Subject: Electronic Fund Transfers

Comments:

Opt-in, opt-out is the only equitable policy to follow. The consumer should have the option to participate in overdraft protection.

Further banks should run debits in the order presented at the very least and if at all possible they should run the smallest first.

Obviously people should care for their own accounts and balance regularly so they know what money they have but this is no excuse for the usurious fees charged by banks.

Peter T Erb