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Subject: Electronic Fund Transfers

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Comments:

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Comments:

Please move forward on the rule change affording bank customers the right to instruct their bank whether or not to pay overdrafts for ATM or debit withdrawals. I work with people who have developmental disabilities, who live in the community and have many skills, but who really struggle with understanding overdraft charges. They use their ATM cards and believe they must have the funds or the bank would not give them the money.....they simply can not grasp overdraft charges and end up paying \$35 for a \$20 withdrawal. I particularly would support the option of requiring institutions to get customer's permission to provide overdraft protection, which would require customers to choose to "opt-in" before any fees could be assessed. This would allow those of us who support the disabled to educate them regarding these issues.