

From: Gonzalez & Associates Law Firm, Ltd., Hector L. Rodriguez
Subject: Electronic Fund Transfers

Comments:

As a consumer, I should be asked by a bank whether or not I want to be enrolled in any kind of overdraft protection plan in connection with my checking account and/or debit card purchases. Automatically enrolling me in such a plan without my consent is providing me with a service (and charging me a fee) I did not ask for. Therefore, I am requesting that you write rules that require a bank to get a bank customer's permission to "opt-in" to such an overdraft protection plan. I vote for the "Opt-In" rule.

Thank you.

Hector L. Rodriguez
Gonzalez & Associates Law Firm, Ltd.