

From: Aon Consulting, Kathryn Malone

Subject: Electronic Fund Transfers

---

Comments:

Hello,

Please change the overdraft provision for debit cards to the following:

-- Second option: Institutions would be required to get a customer's permission upfront to provide overdraft protection. Customers would have to choose to opt-in

before any fees could be assessed on their account for an overdraft authorization.

The proposed rule change would only apply to overdrafts for ATM withdrawals and debit card purchases. It would not affect overdraft protection for checks or recurring debit charges.

Thanks

Kathryn Malone  
Aon Consulting