

From: David Frias
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern,

I wanted to email to say that customers should be able to opt into overdraft protection. It is a simple question to ask a customer when they open a checking account "Do you want In, yes or no?" I think the government should be protecting consumer rights and it should be our right to opt into over draft protection.

Thank You

David Frias