

From: Craig Chapman  
Subject: Electronic Fund Transfers

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Comments:

I want the opt-in rule. The current method of business costs my family almost a thousand dollars a year. We, like a lot of Americans, live paycheck to paycheck. That means we are trying squeak out every last penny and sometimes we overspend by a dollar or two. But that dollar mistake snowballs into a hundred dollar mistake because the bank pays the largest debit first causing the 5 or 6 smaller debits to have overdraft "protection" charges made against them.

If the banks would do the real service of stopping a debit when there is no money available I could save hundreds of dollars a month.

So, force the banks to allow Americans to opt-in to this so-called "protection" and make them accountable for ripping people off.

Thank you for your time and keeping the interests of the common American in mind.

Craig Chapman