

From: Vesna Dardic
Subject: Electronic Fund Transfers

Comments:

Docket No. R-1343

I want the opt-in rule for the overdraft protection..I used to be a banker one of the "big 3". I do not agree with the fact that simply someone can overdraw by not paying attention. If a debit card is being used as a debit (not a credit) if there is 0\$, then the card should automatically decline. The fees are too high and ridiculous especially if the over draft is pulling from one of your own accounts such as a checking or savings that is linked. You are paying to use your own money. For a time when people are living check to check, it just makes people (like myself) constantly have to transfer balances between accounts just to ensure I don't go negative a few bucks and hit the fee. Please take better care of our consumers.

Sincerely,

Vesna Dardic
Mid Market Sales