From: Ashley Rogers

Subject: Electronic Fund Transfers

Comments:

Overdraft fees should be opt-in.

Not only because poor college kids (like myself) don"t enjoy wasting their time calling the banks, pleading for a little lenience in their 50 cent overdraft, thus paying 35 dollars for a tank of gas.

Also, considering that my entire paycheck went to overdraft fees at one point last year (which was a payroll error on behalf of my employer, no less), it's simply not fair.

I do think that, as a taxpayer, the banks owe us consumers a big one for bailing their failing selves out.

Sincerely, Ashley Rogers