From: Dawn Sillars

Subject: Electronic Fund Transfers

## Comments:

I want to let you know that I strongly urge you to allow customers to opt in or opt out of overdraft fees. I have been horrified myself to overdraft by .14 cents and have it cost over \$200 in overdraft fees by the manner they processed the checks (highest first).

Thank you,

Dawn Sillars Minneapolis MN 55409