From: Aleksandra Witkowska & Paul A. Tomaszewski, Naperville, IL

Subject: Electronic Fund Transfers

## Comments:

Please make overdrafting OPT-IN. You know and the voting public knows that banks are preying on consumers with ridiculous fees. I"ve never overdrafted, but I would like to see the economy bounce back with stronger oversight and regulation from our government. We both know that greed is an overwhelming force, especially in Corporate America, one that overrides national interests.

## Sincerely,

Aleksandra Witkowska & Paul A. Tomaszewski Naperville, IL 60564