From: Sonnet Marr

Subject: Electronic Fund Transfers

Comments:

I want overdraft fees to be opt-in!

I haven"t overdrafted in quite some time, but back before I had a decent job, my bank account was constantly getting hit with overdraft fees. There were two months in a row back in 2007 that I lost \$700 on overdraft fees alone. That is \$700 per month. Now obviously, people should know better than to overdraft their accounts, but it is absolutely ridiculous that if you go over \$5 in your account, you end up owing more money to the bank than you owe your landlord per month. Crazy.

Please make overdraft fees opt-in.

Thanks for your consideration,

Sonnet Marr