

From: Margaret [Peg] ORourke  
Subject: Electronic Fund Transfers

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Comments:

I want you to allow Bank customers to opt into ATM or other checking account overdrafts. I want consumers to know before they create an overdraft that they have insufficient funds on hand to continue with the overdraft. Please protect consumers from being victimized by unknown charges created by financial institutions.

I hope this is clear,

Margaret O'Rourke