

From: Thomas M. Luke, Sr.
Subject: Electronic Fund Transfers

Comments:

I am in favor of the proposed rule change to require notification by financial institutions to customers concerning overdraft protection. I also am in favor of the customer being able to opt out BEFORE any fees are levied. Thank you for the opportunity to express my opinions.

As far as the present economic situation, hang in there and keep trying. That is what I am doing.

Thomas M. Luke, Sr.