

From: Venkata
Subject: Electronic Fund Transfers

Comments:

Hello,

I would say, OPT-IN option for over draft protection is the way it has to be. We all know that most of the consumers doesn't read the fine print when they are opening new accounts, and they may not be aware of this fees till they were charged with hefty fees once.

Whatever services we sign up for, it is our decision that should matter but not some one else who care damn for you. If we continue to allow this automatic sign up, then may be who knows they will come up with new services which charges you fees for buying more than certain \$\$ amount and call it "Customer Satisfaction"

Thanks,
Venkata