

From: Empi, Inc., Sarah Carlson

Subject: Electronic Fund Transfers

Comments:

I would prefer the opt-in rule for my banking accounts. I want to have the freedom to choose whether the transactions I try to make are approved when there is not enough money in my account or if they are denied. I worked at a large bank for many years in the customer service department and I watched the overdraft fees that they charged go from \$21 to \$37. If something is not done banks will continue to charge incredibly high fees for overdrawing your account even by the smallest amount.

Thank you.

Sarah Carlson
Empi Recovery Sciences
Empi, Inc.