

From: Kathy O. Bailey
Subject: Electronic Fund Transfers

Comments:

As a banking customer I am aware that I have automatic overdraft protection and I DO NOT want it. It is impossible to opt-out at the bank that I use and I feel that it shouldn't be. I am writing to let you know that, as a consumer, I prefer the opt-in option. I have never had an overdraft but feel that if I were to attempt to withdraw more money than I had, at a ATM or using a debit card, the transaction should be declined unless I specifically choose to pay an overdraft charge.

Kathy O. Bailey