

From: Terri East  
Subject: Electronic Fund Transfers

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Comments:

I wish to express concern regarding the proposed rule change to overdraft protection. I have had financial institutions abuse this on my accounts in the past. I am not sure that I care for the protection to begin with, but if I had to choose, I will always choose to have the financial institutions request my permission and my signing up for this protection rather than them just applying the protection and fees to my account without my knowledge.

I think much more consideration needs to be put into this issue before decisions are made.

Thank you,  
Terri East