From: Nancy Asher, MI

Subject: Electronic Fund Transfers

## Comments:

Yes, please support giving people the option to have overdraft protection or not on their bank accounts.

In this day of identity theft, the notification that you are out of funds might be your first clue!

In addition, My friend"s deaf daughter was 30 cents over her account balance and racked up enormous fees.

--Nancy Asher

Michigan 48198