From: David Bolinger

Subject: Electronic Fund Transfers

Comments:

I would like to see opt-in rules adopted for checking account over limit protection. This "call us if you DON'T want it" bull is ridiculous. Bank of America should be investigated for its abuse of overdraft fees. I think they adjust the withdrawals so that you do have as many overdrafts as possible. This " the withdrawals are taken out before the deposits are credited on the same day" is another load of bull. They cook the books daily for anything they can get.