

From: Justin Petitt  
Subject: Electronic Fund Transfers

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Comments:

Please, please, please push to make overdraft fees to be Opt-IN for the customer. I have never "planned" a charge that I didn't fully expect would go through - but I have had several instances where I have been completely overwhelmed with overdraft charges on a handful of small purchases. I understand there may be some people who abuse the system, but I'm a pretty regular person who is mostly just trying to pay down debt, and plan for a wedding. That gets hard when I need to worry about \$2 purchases that cost me an additional \$35 - especially when there is no notificaiton or option to accept an overdraft fee. My debit card just works the same as always. It is an unfair racket, and I wish it would please change.

Thank you,

Justin Petitt