

From: Kate Herr , Minneapolis, MN

Subject: Electronic Fund Transfers

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Comments:

Hello, Federal Reserve!

I wanted to send a comment to you all to let you know that consumers should have to opt-in to their bank's overdraft protection program. It is simply anti-consumer for banks to use these plans to wrack up fees from customers, and I know I'm not alone in wanting this system to change! I've only overdrafted twice in my life, and I still think it's a total crock. Banks should simply deny debit charges if the account has insufficient funds, unless customers specifically ask them to apply overdraft protection.

Thanks for reading,

Kate Herr  
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