From:	Gary Abrams, Santa Monica, CA
Subject:	Electronic Fund Transfers

Comments:

Please institute the current version of Regulation AA [R-1314] and do not let it get weekend by the credit card companies and banking industry. Please also change the Overdraft Protection clauses to require the banks to have consumers "Opt-In" for overdraft protection rather than giving them the option to "Opt-Out" after automatic enrollment.

Thank you,

Gary Abrams
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