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Comments:

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"Opt-in" should be the norm for overdraft protection programs for debit cards, ATM transactions, checks, and point of sale transactions. For the ordinary consumer, using debit cards translates to the thought process of "the money is in my bank, hence I can spend it and avoid high interest rates on a credit card loan". Automatic enrollment, or "opt-out" programs defeat this purpose since fees are high. Worse, customers may unknowingly run up multiple transactions and incur multiple fees that are often fixed without regard to whether the amount charged is tiny in comparison. Would you rather have a transaction denied and pay cash, or pay \$35 for the "fees" on the dollar menu?