

From: Sarah Irving
Subject: Electronic Fund Transfers

Comments:

Hello,

I am a consumer with an outrageous overdraft fee on my linked checking and savings account. I would prefer to not have this option. I want the bank to have to try to convince me to opt in to this type of "service". I believe it is a way to cheat me out of my money, since I would never spend money I do not have.

Furthermore I oppose the proposal for consumers to opt out of this type of fee because it will end up being another piece of fine print in the fifty page booklet I was handed about my account and wells fargo accounts in general. That booklet is confusing enough considering it states the terms of ten different types of accounts and the section with my account speaks about two accounts and mentions random differences in them. My bank already does not make it easy for me to manage my money, and since they have the only bank branches and ATM machines within a mile of where I live I am forced to continue using this checking plan with this fee.

Please protect my constitutional right to choose the terms of any contract I sign.

Sincerely,
Sarah Irving