

From: Melissa Johnson , Denver, CO

Subject: Electronic Fund Transfers

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Comments:

I am writing to express my support of the "opt-in" rule for banking overdraft protection services. As it stands, most major banks automatically enroll customers in these programs without their consent and furthermore refuse to let them quit. I personally would rather have the minor embarrassment of having my debit transaction declined rather than face a \$37 dollar fee on top of my two dollar cup of coffee. Thanks for you consideration

sincerely  
Melissa Johnson  
Denver, CO