

From: Greg Chabot, NH
Subject: Electronic Fund Transfers

Comments:

I am fully in favor of adopting an "opt-in" rule for the automatic overdraft programs that have become increasingly popular with banks and credit unions. In spite of the language these financial institutions use, this is NOT a "customer service." True "customer service" is fully explaining what a program like this means and then letting customers enroll if and only if they feel it is of benefit to them. I encourage you to adopt the "opt-in" rule.

Regards,

Greg Chabot
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