

From: Jennie Gandy
Subject: Electronic Fund Transfers

Comments:

I support the proposed requirement that requires financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Please protect the consumer and stop pandering to big business. Thank you.

Jennie Gandy

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