

From: Arthur L Purcilly , OR  
Subject: Electronic Fund Transfers

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Comments:

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

It is up to you to protect the consumer from these outrageous charges associated with the opt -out overdraft protection.

Thanks,

Arthur L Purcilly  
OR