

From: Elaine Weigle, Forked River, NJ

Subject: Electronic Fund Transfers

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Comments:

I strongly support the Opt-IN option. A consumer should always be asked before being signed up for ANY service. In addition, I strongly support the Consumer Overdraft Protection Fair Practices Act (H.R. 1465) because again a consumer should be warned that a charge is going to overdraw their account.

The laws should be on the side of the consumer not the banks, and banks are misinforming you by stating consumers want overdraft protection without being asked. Finally, it is unconscionable that a bank would automatically sign a consumer up for overdraft protection and then NOT allow them to cancel. This should definitely be illegal and banks should be fined for it.

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