

From: Tim Essenwein
Subject: Electronic Fund Transfers

Comments:

I support requiring banks to ask a customer if they want overdraft protection. Banks should be required to do this when the account is opened and when a debit card is used. My 18-year old daughter was recently charged \$64 for 2 ATM withdrawals. The first overdrew her account and the second was still allowed. I know she must learn to keep better records and I hope this teaches her that lesson, but I think the same lesson could've been taught by denying her the funds.

Please change the way banks handle overdraft protection to be fair to consumers.

Thank you, Tim Essenwein