

From: Tim Geene  
Subject: Electronic Fund Transfers

---

Comments:

To Whom It Concerns;

In regard to the opt in versus opt out possibilities for the automatic overdraft of debit card transactions please select the opt in requirement.

If the banks are allowed to have an opt-out requirement then things will continue as they are and the banks will do or say whatever they want to keep people in, including burying it in all the paperwork that is required to be completed when opening an account. The average consumer will miss it.

If the feature is so good as the banking industry is leading us to believe then people who are informed will opt-in and the bank gets what they want.

Thank you,

Tim Geene