From: Alexandria

Subject: Electronic Fund Transfers

Comments:

Dear Sir/Madam:

I am strongly against unsolicited overdraft protection and would love to see overdraft protection that would actually benefit the consumer. Years ago, if there wasn"t enough money in your account, your purchase was denied. It made it easy not to overspend. At the very least, people who would like to opt out of that plan should be able to do so and those that want it can apply for it. I was surprised to find I had this type of account even though I didn"t apply for it and didn"t want it.

Thank you for your assistance in this matter.

Judy Stolz