

From: Kenneth Marley, Champaign, IL

Subject: Electronic Fund Transfers

Comments:

Dear Sir or Madam,

I would like to request that you see to it that regulations get put in place that require bank overdraft services to be provided on an opt-in basis.

I personally do not understand why banks offer a service that charges a fee for covering transactions that cannot be covered by funds in one's account. If some people find this ideal, then they should be allowed to opt-in, but please don't let the rest of us be subjected to this "service" without our consent.

Sincerely,

Kenneth Marley
Champaign, IL 61821