

From: Robert Alvord  
Subject: Electronic Fund Transfers

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Comments:

I choose opt-in rule.

I would think that "opt-in" would be the logical requirement since it does cost money and is a charge. I bank at WAMU and I too have had this happen to me. In the beginning I did not know that my debit card would allow me to charge over the funds I had available. It is much easier to lose track of your transactions and balance when using a card. There have been times when having the ability to decide at the time of purchase to continue with the transaction, and be charged for it, or not would have been a welcome option.

Robert Alvord