

From: Caleb Murdock
Subject: Electronic Fund Transfers

Comments:

Banks should not be able to over-draw a customer's account and charge the customer a fee without getting the customer's permission first. In other words, banks should be required to get a customer's permission before providing overdraft protection which incurs fees. I believe that customers should have to OPT IN to such an arrangement, rather than having to opt out.

Caleb Murdock