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Subject: Electronic Fund Transfers

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Comments:

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Comments:

The bank customer should always be notified about any changes regarding overdraft options. In fact, customers should not have to "opt out", they should have to deliberately sign up for any regulation changes that could increase fees. The American people (especially the elderly and less educated) should not have to be constantly on the lookout for the many long winded , legal notices that sneak these fees and changes in regulations past an unsuspecting patron.