

From: Ron Cranford, Harrisburg, NC

Subject: Electronic Fund Transfers

---

Comments:

Opt-in is logical. I deal with many in the low income sector who must use every penny of their income to survive each month. A single mistake when their checking balance is low can cause them to incur charges greater than their next paycheck. You may simply say, as the banks do, to just keep up with your balance. Some of these individuals have disabilities that make it difficult to understand the costs involved with these overdraft fees.

OPT-IN makes sense for everyone, consumer and bank.

Ron Cranford

Harrisburg, NC 28075