

From: Darrell
Subject: Electronic Fund Transfers

Comments:

I would like to exercise my opinion regarding bank fees.. I find it incomprehensible that I can be "automatically" enrolled in a overdraft program with out my consent . Furthermore besides being charged an extra \$35 for a \$3 debit.. I find it unreasonable that the bank can "go back" and charge a fee against items already posted as paid, as "Bank of America" does routinely.. Therefore I would like to submit that banks should ask customers to "opt in" to see types of programs..

Darrell