

From: Karan Verma  
Subject: Electronic Fund Transfers

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Comments:

Hello,

I would like to say NO to the option of having banks setup individuals with an overdraft fee programs by default. The option should be Opt-In, instead of Opt-out as it currently stands.

Please make this an Opt-In to protect consumers. I have been burned many a times by these "overdraft protection" gimmicks.

Thank you,

Karan Verma