

From: Melanie Johnstone , PA
Subject: Electronic Fund Transfers

Comments:

I am writing in favor of the "opt-in rule." When I open an account, I want the bank to cover my options regarding automatic overdraft protection and allow me to decline. If I attempt to use my debit card and I do not have sufficient funds, I want the transaction to be declined.

Thank you,

Melanie Peirson Johnstone
PA 19067