

From: Andras Cserny
Subject: Electronic Fund Transfers

Comments:

Good Evening,

I would like to voice my opinion that the overdraft fees the banks are charging and the way they are charging them is outrageous. I would like to ask you to please make banks opt customer in to this so called overdraft protection. Banks need to give the customer the choice to either not make a purchase when they do not have sufficient funds on their account or let them know that they are about to overdraw their account and will be hit with the fee. Or simply decline the transaction and not pay for it automatically and hit us with the overdraft fees. This would make banking more fair from the customer's point of view.

Thank you,
Noemi Laszlo