

From: Todd Swearingen  
Subject: Electronic Fund Transfers

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Comments:

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts. Banks should get explicit permission before enrolling customers in any overdraft system and should be stopped from using unfair practices to increase their overdraft fees.

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