

From: Frank

Subject: Electronic Fund Transfers

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Comments:

Overdraft protection is legal theft as now used by banks. People who want overdraft protection should have to request it.

A condition for my having a senior checking account with my bank is having overdraft protection. When I told them I didn't want it I was told I could not get this account unless I took it.

It is not good enough to just reject it after it is automatically applied. It should be available only if the consumer requests it.