

From: J.A. Lewellen
Subject: Electronic Fund Transfers

Comments:

I support the opt-in option for overdraft protection services for bank account holders. In this "new era of personal fiscal responsibility" it is far better to endure the humiliation of a denial of a transaction due to insufficient funds or exceeding a credit limit when using a debit card or credit card than to incur exorbitant fees and interest for to privilege of executing a transaction when a consumer has neither the funds or the credit allowance to do so.

J.A. Lewellen