

From: Carolyn
Subject: Electronic Fund Transfers

Comments:

My name is Carolyn S. Greenfield and I am a 74 year old widow living in a retirement community.

I vote for the second option: Institutions would be required to get a customer's permission upfront to provide overdraft protections. Customers would have to choose to opt in before any fees could be assessed for an overdraft authorization.

I find it unconscionable that banks are allowed to charge a fee for a service that has not been authorized by the customer. It is an obvious "slippery slope" and needs to be forbidden immediately!

Carolyn