

From: Melissa Schafrath
Subject: Electronic Fund Transfers

Comments:

Dear Sir/Madam,

I am writing in regards to the above referenced docket number regarding the proposed banking opt-in rule.

As a consumer that has been effected by this issue I have asked my bank to disallow the approval of charges when there are insufficient funds. I was told that this was not an option. Manipulation of sequence has also occurred multiple times causing many costly fines where they otherwise would not have occurred.

I am greatly in support of the proposed changes which would allow for more informed decisions in the choice to take advantage of the "protection" afforded by allowing overdrafts to occur as well as the ability to rely on the time-line of when my checks were issued.

Thank you for your time,

Melissa Schafrath