

From: Justin Samuels  
Subject: Electronic Fund Transfers

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Comments:

Dear Federal Reserve:

The overdraft fees being charged to consumers is completely ridiculous. I think consumers should have the option of entirely opting in and out of overdraft protection. For those that opt out, if they use their debit cards or try to make some other payment and the funds aren't there, the payment should just be declined, instead of the banking paying it so they can charge the consumer outrageous fees.

Sincerely,

Justin Samuels