

From: Monica Moore, DE  
Subject: Electronic Fund Transfers

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Comments:

Concerning the Overdraft protection ruling on regulation E (electronic fund transfers) that will be coming up, I think the best option would be the OPT IN option.

Many people don't pay attention to the banking info with their accounts and get into trouble.

My daughter was irresponsible and had been over drawn and continued to have overdraft fees that collected to 600.00 before the bank closed her account!!! She young and hopefully she will learn from this, but who knows.

Opt In is the only way to go!!!

Thank you,

Monica Moore  
DE