

From: Danny Park  
Subject: Electronic Fund Transfers

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Comments:

Hi.

I would like to support the legislation that will give consumers the right to opt-in when it comes to overdraft protection programs by the banks. I believe most people are able to and would choose to pay for something using some other means, whether it be cash or another credit card on hand, rather than paying a hefty fee by going over their balance. If banks feel this is a service to customers we should be able to choose whether we want to opt-in to the program rather than being automatically enrolled and having to opt-out of the program or, from what I've read, have no choice in the matter.

Danny Park