

From: Alan P. Rust, FL  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern:

Regarding Docket No. R-1343, I would rather "Opt In" for and not be automatically signed up for a service. I know that as a person recently just opened a new checking account a few months ago... this service was not even mentioned, stated or in the main bullets of the brochure I was presented with that it was available to me or that I was signed up for it. Also, I agree that when using my debit card... that at point of sale I should be able to decide to go ahead with a purchase or not if it will overdraft my account. I think it approvals are to be determined on the balance after pending charges that have not cleared have been deducted. In addition. as a former bank employee from the early 1990"s... it use to be that the smaller balance was deducted first to the larger... but there was not a law stating how checks were to be applied to an account and my superiors knew then that more revenue would be generated by having the lager check clear first and the other smaller amount bounce... \$20 overdraft fee on a \$12 dollar check... when I questioned it...they stated that the consumer was to be aware of all transactions they've made on the account, along with the balance.and are responsible for the fees/penalties regardless what order.

Sincerely

Alan P. Rust  
FL