

From: Sharon Carvalho
Subject: Electronic Fund Transfers

Comments:

I want the "opt-in" rule passed. I don't want an electronic item to be paid unless I have the money in my account or if it puts me over my limit on my credit card.

For a bank to pay an item when the money isn't there and then charge an enormous overdraft fee of \$39.00 is absolutely ludicrous and is just making the bank tons of money. Barclay's Bank which services the Frontier Visa Card is a huge offender of this. I've asked them to never pay any item if it puts me over my credit line and they said they can't do that.

Sharon Carvalho