

From: Tracey L. Harris, MD
Subject: Electronic Fund Transfers

Comments:

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Name: Tracey L Harris
Affiliation:
Category of Affiliation:
Address:
City:
State: MD
Country: UNITED STATES
Zip: 20772
PostalCode:

Comments:

Consumers should have to complete an authorization to have overdraft protection instead of automatic enrollment. By allowing the consumer the choice it would save money for everyone involved, the merchant, the consumer and banks from litigation due to them not being aware that they were enrolled in the automatic overdraft protection.