

From: Michelle Temple, MO
Subject: Electronic Fund Transfers

Comments:

I would like to comment on the proposal regarding overdraft fees and the banks and institutions that charge them. In referencing an article on MSNBC.com (<http://www.msnbc.msn.com/id/29879567/page/2/>) the author talks about the option to either "opt-out" or "opt-in"...I am for the "opt-in" option! As a consumer who quite frequently racks up these erroneous fees for minimal purchases, such as a pack of gum, or a bottle of water, I find them outrageous!! I never wanted this service and I must jump through hoops, say the alphabet backwards all while walking a tightrope to cancel the "service"! It's ridiculous! I would much rather suffer the "embarrassment" of a declined card than pay \$36.50 for a pack of gum!

Sincerely,

Michelle Temple