

From: Fernando da Rosa  
Subject: Electronic Fund Transfers

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Comments:

To whom it may concern:

As a consumer I believe the opt-in rule regarding overdraft protection is needed. I have had several instances where I am hit with \$27 overdraft fees for using my debit card to make a \$5 purchase. To me this practice by the banks is just a way to take more money from consumers. Because both my wife and I use our debit cards it isn't always possible to know when we've depleted the checking account attached to the debit card. If a transaction were denied due to insufficient funds we would know to move money from our savings, instead the bank just runs the transaction and then hits us with \$27 in overdraft protection. This feels really unfair to me as a consumer, that a business can do this without me giving permission to be enrolled. I hope the rule regarding opt-in for overdraft protection is enacted.

Thanks,

Fernando da Rosa