

From: Matt Stauffer  
Subject: Electronic Fund Transfers

---

Comments:

To Whom it may concern:

Overdraft protection should be opt-in only, not only out of fairness to the consumer, but to reduce errors. If banks make overdraft "protection" a default, you have to request it be changed, and chances are it's going to take multiple requests to get the change implemented, as well as any time other changes are made to your account it may be re-added as a "default".

With the technology we have today and the prevalence of debit cards that can simply refuse a transaction if there are insufficient funds, overdraft protection should not be required or enabled by default.

--  
Matt Stauffer  
UT