

From: Chris Laware  
Subject: Electronic Fund Transfers

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Comments:

Dear Director,

I feel that I should have a choice to opt-in on any services that can cost me money. This includes overdraft protection fees that can be charged to my account. Why should my service organization (my bank) be allowed to enable services that I can be charged for without my consent? It makes no logical sense.

Please put forth that all fee related services require a signed "opt-in" form from me (the customer) before they are enabled.

Thank you,

Chris Laware