

From: Barbara Clark  
Subject: Electronic Fund Transfers

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Comments:

Please support the proposed overdraft opt-in rule. The system is currently stacked in favor of banks, to allow them to charge onerous and unfair fees.

Banks are making a fortune and customers are not receiving any real benefit for the massive fees that they pay. I worked in the call center for Bank of the West and the mandatory opt-in policy outraged people. I personally handled many hundreds of complaints and was instructed to say that the system would now allow us to opt anyone out, but that the service was provided as a courtesy.

(This was not strictly true, the branch could opt people out, although it would have applied to checks as well as debit cards. There was no way to opt out only debit cards but still allow checks to overdraft.) I always thought the debit card policy was very predatory.

Barbara Clark  
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