

From: Karen Fleming  
Subject: Electronic Fund Transfers

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Comments:

Please support consumer rights and require banks to have an opt-in rule. I have been hurt by the current practice and when I protested to the bank--because in the past charges were just rejected if the money wasn't there--they said it was my fault for not keeping up with my account. They say I'm not qualified for real overdraft protection (which is a lot more affordable).

The current practices are not overdraft protection; it is taking advantage of people who actually need to use most of their paycheck each month. It is this banking practice that makes me wish I could be part of the underground economy.

Please protect us from these blood suckers.

Karen Fleming