

From: Monte Engel, ND
Subject: Electronic Fund Transfers

Comments:

Dear Sir/Madam:

Banks should be required to follow an "Opt-In" rule on debit card overdraft fees. My daughter, while in college, was hit with hundreds of dollars in overdraft fees because she was not informed that her new bank would allow small purchases and then charge her \$39 for an overdraft fee.

Please establish rules to stop this practice.

Monte Engel
ND