

From: Joel Michalak  
Subject: Electronic Fund Transfers

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Comments:

I support the opt-in rule as I have been subject to many overdraft charges when I have requested multiple times for my transaction to be denied if there are insufficient funds. The current policies of starting with the highest debit first down to the smallest needs to change as well. I have been taken advantage of multiple times for transactions where I had money available to cover them but the bank took out the largest charge first even though it was a couple of days later and then I got a charge overdraft fees for each small transaction.

Thank you,

Joel