

From: Chris Ahlvers  
Subject: Electronic Fund Transfers

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Comments:

Dear Sir/Madam:

Regarding Docket No. R-1343 that provides an opt-in rather than opt-out for overdraft protection and the resultant fees charged by banks and credit unions, I would like to urge you to protect bank customers who are unaware that they are automatically signed up for the program and must take the initiative to opt out. This opt-out provision allows banks to delay notifying customers when their accounts have gone into overdraft status and encourages banks to re-sequence debits to their advantage resulting in even more fees. It is a practice that is counter-intuitive from the customer's perspective and is an unfair and unethical business practice.

Thank you,

Christine M Ahlvers  
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