

From: Cedric Tillman
Subject: Electronic Fund Transfers

Comments:

Hello Government!

I'm writing to ask that the opt-in rule be adopted on bank overdrafts. I think I speak for most people when I say I'd rather be denied a service, such as buying lunch, than be charged 35 dollars for the privilege. This is especially the case when a purchase overdrafts someone by small amounts, frequently a few cents over what one has in the bank. Please protect us! especially in this time where a lot of people are hurting due to the myriad of issues currently on the country's economic plate. It's really a no-brainer-stop letting the foxes guard our chicken coops! I also wish to express support for Congresswoman Maloney's Overdraft Protection Fair Practices Act & her Credit Cardholders Bill of Rights.

Thank you!

Cedric Tillman