

From: K. Morris, KS
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Please choose the second option, requiring institutions to get customer permission upfront to provide overdraft protection. Customers should have to choose to opt IN before any fees could be assessed for an overdraft authorization. Banks should have no right to impose fees for any service that the customers has not chosen or has not agreed to accept. The decision to enroll in overdraft service must be in the hands of the customer, not the bank.