

From: Joseph Perea  
Subject: Electronic Fund Transfers

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Comments:

Good morning, please give us consumers the option to "opt in" for overdraft protection from banks and stop allowing the banks to rip us off by hitting us with outrageous \$35 overdraft fees. I would rather my transaction be denied then pay such exorbitant fees! The bank I bank with, Wells Fargo is incredibly insensitive and unwilling to fully explain their methods for transactions and what posts first. Completely unfair to consumers who are in the middle and lower class sections of our society. The well-heeled set don't have to worry about these types of fees, they have enough in their accounts to cover their purchases. Last month was the worst month I've had dealing with overdraft fees. I was socked with 12+ fees for transactions made where the funds were available, however due to their transaction posting methods including charging overdraft fees I was left paying over \$350 extra for the transactions I made. Please give the American Consumers protection from these out-of-touch institutions!!!

Best regards,  
Joseph Perea