

From: Katie DeMann
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I am writing in reference to Docket No. R-1343. I most definitely want an opt-in rule to bank overdraft. That banks can sign me up for things that I do not want without my consent is just plain wrong. They should be posting my checks in order of smallest to highest or at least in the order they come in and they should never never cover a debit card transaction knowing I do not have the money if I do not agree to it first. These are predatory bank practices.

Katie DeMann