

From: Barbara A. Byers
Subject: Electronic Fund Transfers

Comments:

Please help prevent unwanted overdrafts by voting for Docket No. R-1343. I have been plagued by them, particularly in the past, due to disability and have tried to resolve them, however to know avail. Please, in your thoughts, weigh in people like myself and support people who do not voluntarily wish to deal with the exorbitant expense of so-called "overdraft protection"

Sincerely,