

From: Joel Estes
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern,

It is my belief that the Federal Reserve should mandate to banks and credit unions that customers be forced to either "Opt - In" for overdraft protection from ATM and Debit Card fees or be provided with the option of declining or canceling a transaction via a Debit Card if the funds in the account are not sufficient.

While ultimately it is each individuals responsibility to manage wisely their accounts, there are areas where many of the banks are taking advantage of people not fully understanding how the banks operate and manage their custome accounts.

Thank you,

Joel Estes