

From: Noor Daniel
Subject: Electronic Fund Transfers

Comments:

I learned a hefty lesson with overdraft fees. Since I got my ATM/Visa card about 5 years ago I had to pay over \$1,000 in fees. Please pass the Opt-In rule. I know it is your responsibility with banking but time after time people get hit with \$37 (my bank) overdraft fees. And it doesn't stop. If you charge your card 4 or 5 times and there is not enough to cover it you will get 5 \$37 overdraft fees and even if you know there is nothing you can do to stop the transactions. Then if you deposit your money it may look like it is available but really it's not till the next day causing more overdraft fees to be charged if you see your cash is in your account but in all reality it isn't.

Years ago your card was declined but now you have no choice but to have overdraft fees if there is not enough. It will go through regardless. I can sit here and buy a TV and a new Blu-Ray player and it will be authorized even though I don't have the money in my account.

Thank you.