

From: Dana Beard, CA
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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Comments:

"Overdraft Protection" should be Opt-In as opposed to Opt-Out, meaning I do not want to be automatically signed up for Overdraft Protection unless I specifically request it. If a request to withdraw funds (Bill Pay ACH transaction, check, or point-of-sale check card transaction) is rejected, so be it. I would rather have a rejection of insufficient funds for the purchase or payment than pay \$35 overdraft fee for often times very small purchases. Thank you.