

From: V. Gale Lewis
Subject: Electronic Fund Transfers

Comments:

Please pass the opt-in rule. I have experienced many overdrafts fees because of this banking practice. I have tried repeatedly to have the bank explain the procedures to me and still do not understand it. If the money is not in the account, the charge should be denied at the point of sale. That is just common sense.

Thank you.

Respectfully,
V. Gale Lewis