

From: Steve Walkenshaw  
Subject: Electronic Fund Transfers

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Comments:

I do not want to be automatically enrolled in an automatic overdraft protection plan. I have argued with my bank multiple times on this. My bank, Chase, seems to think it is a benefit, but I know it is only a way for them to make more money. If I truly make a mistake on my account with a check, then I am willing to pay any overdraft fees.

There is also no other person I know of who wishes to be enrolled in this.

I work in Information Technology. In this day and age with computers there is no reason for me not to be informed of "about to be overdrawn" at the register and giving me the choice to continue or not.

This is also an issue about whether or not people have good credit or bad. Chase will allow me to overdraft on a credit card to avoid these fees. Unfortunately my credit does not allow me to get a credit card, so I am stuck. If I had \$100,000.00 in Chase's bank, I would have some leverage. Any overdraft fee and I would close my accounts and move onto another bank. Being a "little poor person" I do not have that power or that voice.

Steve Walkenshaw