

From: Benni Rose
Subject: Electronic Fund Transfers

Comments:

Hello,

I would like the opt-in rule.

It should be my choice as a consumer and the person who will be responsible for having to pay the fee if I would like for the charge to go through on my debit card. I have argued with my current bank (Bank of America) far too many times on why would they let the card be approved if there is not any funds available to cover the transaction, only to charge me \$39 overdraft fee.

Please take this power away from Banks.

Thank You,

Benni Rose