

From: Eleanor Hemminger  
Subject: Electronic Fund Transfers

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Comments:

Please make banks use the opt-in rule for overdraft protection. Consumers must be aware that this "protection" is being added to their checking accounts. Banks should have to tell consumers that this is being tacked onto their accounts. In most instances the banks do not make the consumer aware of this "service" I believe that it is my option to choose to make a loan at usurious rate.

Thank you,  
Eleanor Hemminger