

From: Josh D. Marks  
Subject: Electronic Fund Transfers

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Comments:

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Comments:

I THINK THAT FINANCIAL INSTITUTIONS SHOULD BE REQUIRED TO ASK CONSUMERS AND BUSINESS ACCOUNT HOLDERS IF THEY WANT TO PARTICIPATE IN OVERDRAFT PROTECTION.  
IF I MISCALCULATE MY ACCOUNT I SHOULDN'T BE REQUIRED TO PAY AN OVERDRAFT FEE OF \$30 FOR SOMETHING AS SMALL AS A CUP OF COFFEE. MY BANK ALLOWS ME TO OPT-OUT OF THIS PROGRAM AND I DID, BUT THEY DIDN'T OFFER IT TO ME WHEN I OPENED THE ACCOUNT AND THEY SHOULD HAVE.