

From: Anne Harrop  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern:

I strongly support the bill to force bank to offer overdraft protection as an option, rather than extending it automatically forcing people to opt out. I hope that this bill is passed because while I don't have to deal with the overdraft fees, it's still nice to know that I have to expressly authorize the bank to cover the expense. I also like the fact that the bill would also force the banks to clear checks in the order they were received or smallest to largest so that they can't ding their customers with all the overdraft fees.

Regards,

Anne Harrop