

From: Josh Stevens  
Subject: Electronic Fund Transfers

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Comments:

I am writing to voice my support for banks to get permission to enroll their customers in overdraft protection. There have been numerous times that I have had to pay PNC Banks \$35 overdraft fees. I don't want the protection but when I inquired about canceling it, they didn't give me the option. I would never opt in to this service. When I have \$0 in my bank account, the last thing I want is multiple \$35 charges. It is not a convenience at all. It causes way more problems. I can deal with the embarrassment. Dealing with \$175 in fees when I already don't have money is much more of a challenge. Please change the rules to have them convince customers to opt into the program just as credit card companies must convince their customers to opt into other fee services like identity theft protection and payment protection.

Josh Stevens