

From: Kyle Galusha
Subject: Electronic Fund Transfers

Comments:

Banks should allow customer to opt in or opt out of overdraft protect. This is especially true for the case electronic debt transactions. The bank should either not allow an electronic debt transaction to occur in there isn't enough funds in the account, or they should charge a fee if the customer has overdraft protection with the bank. Banks are tricking customer into paying big fees with with they call overdraft protection.

Thank you,
Kyle Galusha