

From: Morrison Bennett  
Subject: Electronic Fund Transfers

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Comments:

Dear Folks,

It's just insane to issue a debit card that is supposed to be good only for cash that is already in the bank and then let it be used as a very expensive credit card with the overdraft fees amounting to what would be a usurious interest rate!!!!

I favor option 2: a customer absolutely should have to opt in if they want to sign up for automatic overdraft protection, especially because there is no notice to them at the point of sale or ATM when their account is becoming overdrawn. Anything else would be wrong.

Morrison Bennett