

From: Jason F. Mueller
Subject: Electronic Fund Transfers

Comments:

Hello,

I am expressing my vote for OPT IN. My friends and family have all been exploited by these massive overdraft fees and there is no way to avoid them. It was much easier to keep track of checks than it is to keep track of every transaction using a debit card. We live in a commerce society with fast-paced transactions. The banks should allow their own customers to choose if they want overdraft protection or not. And the order of transactions is blatantly obvious as a ruse to just make more money from fees.

Thank you,
Jason F. Mueller