

From: Bianca McCollister
Subject: Electronic Fund Transfers

Comments:

Docket No. R-1343

Please make the banks accountable for selling their own products.

If they think customers want this overdraft protection program so much, they should have no problem signing people up by actually telling them what the overdraft protection program is and giving them a choice of whether to opt-in or opt-out.

Please do not allow the banks to make millions by giving ordinary low and middle class people 500% loans at times without a choice, the hardworking citizens are suffering while the banks just laugh about it.

One time the restaurant where I was eating accidentally charged my credit card twice which caused the bank to charge me \$34 in overdraft fees, and then since I was unaware until the next day I continued to use my account thinking there was still money in there and they charged me 34\$ each time. So once I found out what happened, I had no money and therefore could not eat until the bank and the restaurant two days later resolved the situation. If I had had the choice to opt-out of this program the transaction would have been denied the first time, and the whole situation would never have occurred.

Thank you,
Bianca McCollister