

From: Paul Ross
Subject: Electronic Fund Transfers

Comments:

Please make banks present us with an Opt-in notice for overdraft "services". I was a victim of several small purchase overdraft fees from Fifth Third bank, A snack at a gas station, and a few small purchases under \$20 racked up fees over \$200. As a college student, that was very difficult. A simple "declined" transaction would have sufficed, or a warning I was going to overdraft.... so the decision to put the purchase on a credit card could have been made.

Also, please examine the rates they charge. \$20-\$30 overdraft fees for \$5 purchases is criminal.