

From: Alex Babcock  
Subject: Electronic Fund Transfers

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Comments:

I am in favor of the opt-in rule proposed for banks regarding overdraft protection services. I find the practices banks employ to bill customers deplorable. The technology exists to give bank customers options on-the-spot when an overdraft is imminent. That they don't isn't a service, it's thievery. The least that should be done is to force banks to make such fees optional. Thank you for your time and consideration.

Alex Babcock