

From: Karen Hummel
Subject: Electronic Fund Transfers

Comments:

The opt-in rule is the way it should be as far as overdraft "protection" goes. Banks should not be permitted to automatically enroll consumers in a program that charges such outrageous fees, even if the transaction is only a few dollars. Should consumers keep track of their balance to avoid these fees altogether? Sure. But banks should not be able to allow these transactions to go through and then hit their customers with a fee unless the customer has consented to this service.

Sincerely,

Karen Hummel