

From: Gary Clayton
Subject: Electronic Fund Transfers

Comments:

I am against automatic enrollment in overdraft protection, and strongly oppose the bank process of manipulating debits so that they can incur multiple overdraft fees. Have you ever paid \$40 for a McDonald's dollar menu item? I have. Its not fair to the consumer. I would support opt-in for overdraft protection, or, as offered by a senator, the banks can allow the customer to choose which overdrafts to allow and which not to.