

From: Molly Jaffa
Subject: Electronic Fund Transfers

Comments:

Hi,

As a college student with a debit card, I've recently been hit with a \$25 overdraft fee for a simple cup of coffee. The bank never explained to me that I would be charged an overdraft fee; I assumed if I didn't have enough money in my account, the card would be declined. Banks need to let people -- especially broke college students -- know about overdraft policies. I hope you support the opt-in rule.

Thank you,
Molly Jaffa