

From: Mr. Rodney Huntley
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Dear Email comments,

I havn't signed up for "courtesy overdraft" rathar it has been imposed on me by banks looking to pad thier own pockets. I believe it is wrong that for many the first time they learn they have "courtesy overdraft" is typically after they've racked up significant fees.

Decline my transaction at the point of sale and save me the outrageous fees that banks are charging for this "no-choice service"

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. Rodney Huntley