

From: Michael Ott
Subject: Electronic Fund Transfers

Comments:

Please require an opt-in process for banks to provide overdraft protection to customers. I was charged a \$37 overdraft charge for going \$1.17 over my balance, and the bank refused to refund the overdraft charge. I would prefer that they decline the transaction rather than charge me \$37 for a cup of coffee.

Thank you,

Michael Ott