

From: Nancy Russell  
Subject: Electronic Fund Transfers

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Comments:

Regarding proposed changes to Reg E, the Fed should require financial institutions to get a customer's permission to provide overdraft protection. The customer would have to opt-in before fees could be assessed.

For too long, banks have been allowed to impose all sorts of outrageous fees on consumers. It's time to stop that practice. If customer wants overdraft protection, they should have to sign up for it and understand the fees that would apply.

Thank you.

Nancy Russell