

From: Amy Head
Subject: Electronic Fund Transfers

Comments:

I hope the SEC will do something for the everyday person who struggles to pay their bills. It is unfair that banks can access such high fees on debit cards! Please change the regulations!!!

I support:

Second option: Institutions would be required to get a customer's permission to provide overdraft protection. Customers would have to choose to opt-in before any fees could be assessed.

My bank charged me over \$200 for using my debit card for a total of \$35 in debit card purchases! Please do something for the people.

Thank you,
Amy Head

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