

From: Hartford Financial Group, LLC., Jon Neel

Subject: Electronic Fund Transfers

---

Comments:

One more consumer for the "opt-in" rule.

I have long had an issue with overdraft fees. I'm 20, and still use a joint checking account with my mother (I receive a stipend from her for saving her money by obtaining several scholarships for college) so that she can deposit my monthly stipend into the account since she is so far away. Unfortunately, I cannot link up my credit card to this account, because although the checking account has both of our names on it, my credit card has only mine! If one person on the account is willing to cover overdraft costs, why not let them? Apparently both names must be on both accounts. USBank will also not allow me to get an "insufficient funds" message when I overdraft. They say it just isn't possible. Please reform the status quo so that we consumers stop getting completely screwed by banks.

Thank you,

Jon Neel  
Hartford Financial Group, LLC.