

From: Richard Opler
Subject: Electronic Fund Transfers

Comments:

I remember that before I switched completely to credit cards overdraft fees were a real nightmare for me. Balancing multiple accounts and trying to use a debit card while living month to month often very difficult, and every year I would have an instance where I would rack up multiple sets of overdraft fees unknowingly. I would frequently make three or four small purchases not knowing an automatic payment had gone through draining my account and rack up \$120 in overdraft fees. I paid the fees but this was certainly not a customer service I wanted. I specifically asked my bank (Washington Mutual) to stop doing overdrafts and just decline the transaction but they always refused (at least back in 1998-2004). Please make overdraft protection an opt-in feature.

Best Regards,
Richard M. Opler