

From: John & Constance Champlin

Subject: Electronic Fund Transfers

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Comments:

Select option no. 2 --Institutions would be required to get a customer's permission to provide overdraft protection for atm and pos! The customer should have to opt-in to be given the protection if he wants.

I am tired of paying \$36.50 for a cup of coffee because there wasn't a full \$1.50 in my account for the coffee alone. I'd rather be denied that cup of coffee as would 99% of thinking Americans!

Why do you even have to ask which is better for the consumer??

And an aside, why am I only finding about this proposed regulation one day before consumer cut-off comment time expires?

John & Constance Champlin