

From: Don Glenn  
Subject: Electronic Fund Transfers

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Comments:

Dear Sir or Madam:

I believe the "courtesy" charge for providing overdraft protection for ATM and debit card transactions should be a voluntary item. The customer should be able to opt-in to get the protection if he/she so desires. The bank should not be able to set it up as an opt-out. Too many people never change or review their options until they are hit with large debits for overdraft protection on an "by item" basis.

It is not right to charge a customer \$25 because they used the debit card for a \$4 sandwich and overdrew the account by \$1. We used to have laws against that kind of interest rate.

Don Glenn