

From: Baymeadows Moving and Storage, Inc., Linda McCreary

Subject: Electronic Fund Transfers

Comments:

I am against banks allowing overdrafts to take place at ATMs and point of sale places. Banks should not be allowed to accept a draft for money that is not in a customer's account.

I understand there are two alternatives to Docket No. R-1343. I am in favor of the 2nd alternative - Institutions should be required to get a customer's permission upfront to provide overdraft protection. Customers would have to opt-in before any fees could be assessed to their account for an overdraft authorization.

Thank you

Linda McCreary
Baymeadows Moving and Storage, Inc.