

From: Priscilla J. McWilliams
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

I would prefer the opt-in rule so I can be aware of what I am agreeing to financially. My belief is that banks and credit unions purposely do not explain this "service" to their customers for fear that the customer will decline such services. My bank has charged me an overdraft fee because there wasn't enough money in one account, and then a fee to take it from the second account. So, I was charged twice for the same service.

Unfortunately, I didn't learn about the possibility of making a comment on this practice until this morning while watching the "Today Show". Is there an avenue where this type of information can be more readily available to the public? I would venture that more people would chime in if they knew about the opportunity.

Thank you,