

From: Steve Minya
Subject: Electronic Fund Transfers

Comments:

Docket No. R-1343

I would like to express my support for requiring banks to notify customers that a debit card transaction would result in an overdraft "service fee" PRIOR to allowing the transaction to occur. Also, I support allowing customers to easily OPT OUT of such "customer service" or requiring them to OPT IN, if they so desired. I believe that the "service" banks claim to be providing is not actually a service, but is instead a predatory practice that should be stopped.

Thank you,

Steve Minya