

From: Michelle Destrugé  
Subject: Electronic Fund Transfers

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Comments:

Please consider an "opt-in" rule for bank fees. I was shocked when I recently learned that my bank could charge me up to ten times daily for any over drafts, at \$35.00 per charge that could easily become an enormous financial burden. In addition, I learned that Bank of America will be raising this fee to \$39.00 which is excessive to say the least. Consumers should be able to opt out and simply have their cards declined for insufficient funds if they so choose.

Thank you,  
Michelle Destrugé