

From: Vicky Bair, Bull Shoals, AR

Subject: Electronic Fund Transfers

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Comments:

Vicky Bair  
Bull Shoals, AR 72619-4501

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Federal Reserve Board

Dear Federal Reserve Board:

I am very careful and watch what I spend. I constantly check my bank balances.

I do not want to be automatically enrolled in an overdraft "protection" program. Please allow me and other customers to "opt-in" to these programs rather than allowing banks to automatically enroll us.

Arvest uses this and 1 time I went over and didn't know and the fees racked up.

I should get a phone call as soon as it happens instead of a letter telling me what was done.

Sincerely,

Vicky Bair