

From: Keith Olinger  
Subject: Electronic Fund Transfers

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Comments:

Hello,

I am totally opposed to the practice of banks forcing their clients to opt in for "overdraft" protection while using debit cards. I have asked to be given the option to opt out of the service and let my card be declined if funds are insufficient, but they refuse to let me do so. I do not call this a service but rather a way for the banks to make additional money off of their clients. I would think at the least, customers should be given an option as to whether they want to participate in this service or not. What does the bank care if my transaction does not go through due to insufficient funds??

Thank you