

From: Sam Rosewig , Ann Arbor, MI

Subject: Electronic Fund Transfers

Comments:

I strongly support increased regulation of bank overdraft fees, and believe that a regulation giving debit card users the right to be notified of potential overdraft fees *before* a charge takes place is an essential and fair regulation.

Please make this notice of potential fees MANDATORY for banks to provide, and OPT-IN for all bank customers & debit card users.

Thank you for considering my comments.

-Sam Rosewig
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