

From: Milton Austin, Lawton, OK

Subject: Electronic Fund Transfers

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Comments:

Dear Sirs/Madams,

I would like overdraft programs to be opt in. I currently have no choice with the overdraft program I am in now, and it has been very costly the few times I messed up with it. Once, I ended up paying \$33.00 for a fast food meal (28 of which was the fee). Another time, they reordered my charges (large processed first) and held onto a deposit for a day instead of applying it so there were multiple overdraft fees (28x4). Of course they refunded them when I asked. This is not consumer friendly. It's kicking you when you're down. Please make it opt in.

Thanks,

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