

From: Susan Bjerke
Subject: Electronic Fund Transfers

Comments:

Please change the banking regulations to:

1. Deny a debit charge if there are no funds to cover the charge rather than allowing then charging the consumer an overdraft charge.
2. Process checks in the order received rather than largest to smallest amount in order to increase the possibility that a consumer will overdraw their account and charge higher overdraft fees.
3. Make overdraft programs opt-in rather than opt-out.

Thank you for your consideration,

Sincerely,

Susan Bjerke