

From: Janet Throop
Subject: Electronic Fund Transfers

Comments:

To whom it may concern:

I would like to voice my opinion on overdraft regulations. I think they should be OPT-IN.

Of course people shouldn't over draw on their bank accounts, but mistakes can be made and it's

absolutely not fair to charge someone \$36 a day per overdraft plus a \$20 something per day fee for having an overdrawn account. (As my experience with US Bank has been).

An entire paycheck can be eaten up in these fees which of course will snowball into not being able to pay rent and other bills

thus accruing late fees on those accounts. With the way our economy currently is these practices need to change.

Banks should deny charges if there is not enough money in an account. They should inform their customer of their overdraft protection plans and allow them to OPT-IN if they so choose.

Regards,

Janet Throop