

From: Jeff Lowry, Johnstown, PA
Subject: Electronic Fund Transfers

Comments:

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Federal Reserve Board

Dear Federal Reserve Board:

I do not want to be automatically enrolled in an overdraft "protection" program. Please allow me and other customers to "opt-in" to these programs rather than allowing banks to automatically enroll us.

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

My bank made my overdraft protection set to XXXX. with a 21% interest rate. Sounds as if they are trying there dammnest to make me fail.

Sincerely,

Jeff Lowry