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Subject: Electronic Fund Transfers

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Comments:

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Comments:

I agree that it should be mandatory for banks to require customers opt in to the overdraft protection. It should also be required to notify you that you are about to over draft and tell you the fee, then require you to accept in order to proceed. As for the reordering checks that should not be allowed, as it is all the fees that banks apply put the consumer at a great disadvantage especially the ones on the edge. There appear to me overwhelming regulations that prevent someone on the financial edge from being able to recover. If anything they push them over the edge and punish them in to poverty. We need to make rules that are more even handed and less punitive. I have observed hundred of dollars in fee accumulated and customers with a fixed income, on college students that don't know better and on unsuspecting customers. Charging \$35 dollars for a \$1 charge is outrages this must stop.