

From: Vilma  
Subject: Electronic Fund Transfers

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Comments:

Please make the rule be the "Opt-in" option. I want the "Opt-in" Rule because it is more beneficial to me as a consumer. All this time I have been under the impression that the bank would stop an ATM transaction if I didn't have enough in my account, but I have learned the hard way that's not the way. Also, I am upset that I was enrolled in this overdraft program without anyone discussing it with me first. I want the option to enroll in something, and not have anyone do it for me without even telling me about it. PLEASE vote to enforce the "Opt-in RULE"

Regards,

Vilma