

From: Paul Schumacher
Subject: Electronic Fund Transfers

Comments:

I want the ability to opt-in for overdraft protection. Bank fees are outrageous today. Instead of a \$30 flat fee like my bank charges per overdraft, they should charge 10% of the transaction to a max of \$10 per overdraft. That is a more sensible "loan" as the banks call it.

Paul Schumacher
State of North Dakota