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Subject: Electronic Fund Transfers

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Comments:

Public Comments on Electronic Fund Transfers:=====

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General Comment:

I vote for amendment of Regulation E, which implements the Electronic Fund Transfer Act, and am in favor of the customer opt-out option. I completely disagree with an automatic enrollment in the overdraft program and am a victim of several bank fees secondary to misunderstanding the balance of my account. I have actually tried to remove the overdraft enrollment of my account and was surprised that I was unable to remove this feature. I hope that this amendment is approved and customers will then have the ability to choose the overdraft feature or remove it from the account. Thank you so much for allowing the public weigh in on what I think amounts to a very greedy practice by the banks.