

From: Angel Misseri-Liptak, OH  
Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Not only is it ridiculous, it's absolutely outrageous that these banks can get away with how they process transactions in their favor. They process from the largest to smallest to maximize the amount of fees they will in turn be able to charge in overdraft fees; then have the audacity to make an attempt to patronize you by telling you they were only doing it this way to "help" you. Then go on to tell you this could have been a returned mortgage had they done it from smallest to largest, when the fact of the matter is they never intended to return ANY of the transactions in the first place.

We desperately need to be able to opt-in or give consent prior to them robbing us blind with their outrageous overdraft fees. I for one never signed up to be protected by them in the first place.

Sincerely,

Angel Misseri-Liptak  
OH