

From: Darren Vigen
Subject: Electronic Fund Transfers

Comments:

Dear Federal Reserve Board

I support the Opt-in Rule for overdraft protection. It is just unconscionable to make customers cancel a service they did not ask for or sign up for in advance. If banks and bankers are so sure customers want this overdraft protection (and the high prices that they charge), they will not have anything to worry about asking them first if they want to enroll.

Please vote for the Opt-in Rule.

Thank you,

Lt Col Darren Vigen