

From: Miller Heiman, Inc., Jeff Green

Subject: Electronic Fund Transfers

Comments:

I would VERY STRONGLY encourage you to put the Opt-In rule in place instead of the Opt-Out rule. I bank with Bank of America, and right now have \$-306 in my account, over HALF OF WHICH IS OVERDRAFT FEES. I have called them to get out of this "overdraft protection service", which is quite clearly USURY in my eyes, and they WILL NOT LET ME OUT OF THIS SERVICE.

Yes, it is possible that I can monitor my account, and have been attempting to do so. However, with my wife being so incredibly sick, she doesn't always tell me, or even remember, all the transactions she is doing, or even how much money is left, and this has resulted in over \$500 this year alone in overdraft fees. This is not a service for me, this is simply usury, plain and simple, demarcated by the fact that I AM NOT ALLOWED TO TURN IT OFF.

If Opt-In is not the new rule, I will be looking for alternatives to the banking system entirely and run everything on a cash only basis. I'm sure you do not want hundreds of thousands or potentially millions of Americans resorting to this alternative because of a simple rule change, unimplemented.

Thanks for your time,

Jeff Green
Miller Heiman, Inc.