

From: Lambent Technologies Inc., Stephen Mike

Subject: Electronic Fund Transfers

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Comments:

The current state of Overdraft protection is completely unfair. Consumers should be able to opt-in by choice and not be forced into the "Protection" involuntarily. Is there anything else in the world that allows a company to add the service to an account/customer without permission? No there is not. How in the world (Much less USA) has this been tolerated or allowed to happen to American consumers? These banks are truly bilking Americans for millions of dollars of fees unjustly.

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