

From: Jan Studer  
Subject: Electronic Fund Transfers

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Comments:

Dear Sir,

I am writing to press for passage of the "opt-in" regulation regarding overdraft fees on debit card charges.. These charges are highly unfair to the consumer because of the use of the term "overdraft protection: they generate big revenue for the banking industry. I know of many customers in these difficult times who are losing money they don't have to overdraft fees. Jan Studer