

From: Lee
Subject: Electronic Fund Transfers

Comments:

Hi,

I would hope you pass the Opt-In rule. You should also add in a clause to make sure if you could opt-out if you do accidentally opt-in. I say accidentally because I'm sure if the opt-in rule passes banks would just make you "sign here" without fully explaining what you are signing. If its possible you should make it illegal for banks to pay any amount that exceed whats in your checking account. If you can't afford it then how can you afford the fee that they charge you? Its exploitation, plain and simple. Why would anyone in their right mind agree to receive one dollar in exchange for two? If anything I hope you pass the opt-in rule. Thanks for reading.

-Lee