

From: Art Lau
Subject: Electronic Fund Transfers

Comments:

I support the op-in rule.

My bank, "Chase Bank", charged me several times penalty of \$35 Per over charged fee of a \$10 ATM.

I didn't know my exact balance at the time of charge but the bank "computer" does, it should inform me or decline my charges! Instead it charged me over close to \$500 penalty fee.

Thanks

Your help is greatly appreciated for all consumer.