

From: Mark Duchscherer, Springfield, MO

Subject: Electronic Fund Transfers

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Comments:

I believe wholeheartedly that Overdraft Protection should be something we Opt-In to receive. As it is, it is a complete rip-off of the consumer. I also want my transactions processed as they are received, and not by whatever order the banks deem best. These are all schemes to take advantage of consumers and something must be done to restore fairness in the system.

Sincerely,

Mark Duchscherer

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