

From: George Morris, TX
Subject: Electronic Fund Transfers

Comments:

I'm writing in support of an "Opt-in" provision for ATM debit charges. As a consumer, I want the ability to choose which services I sign up for, rather than having that choice made for me. An Opt-In provision will prevent thousands of Americans from ringing up unwanted debit card charges.

A declined transaction does not carry the social stigma that it once did. A hefty fee still carries the same pain that it always has.

Thank you,

George Morris
TX