

From: William F. Hanvey
Subject: Electronic Fund Transfers

Comments:

I am for the opt-in legislation. I have been victimized by Fifth Third bank many times. The system is set up to garner as much money from the consumer as possible. They will also hold credits (available next day even though they can clear as fast as a debit) while posting debits as fast as they can.

With the banks current method a twenty dollar over draft can cascade in to hundreds in over draft fees. Often victimizing the people that can afford it the least

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