

From: Credit Union Solutions, Vince Gravelle

Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

All financial institutions, banks and credit unions, should be required to clearly disclose all the terms and fees of Overdraft Protection, as well as Courtesy Pay. It is the responsibility of Congress and the House of Representatives to safeguard our rights when it pertains to exorbitant fees, especially when it comes down to having a choice.

I am a member of Citadel FCU and I can assure you that they are focused on services that provide benefits to their members. Having a choice is the only way we benefit against the financial giants that want nothing more than to increase their fee revenue.

THERE MUST BE A CHOICE TO OPT-IN.

Vince Gravelle
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