

From: Marie Senat-Andre
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern,

I am writing to encourage the Federal Reserve and the Board to vote for opt-in rule. These banks and credit unions are making millions from overdraft fees. This is the reason banks have lobbied hard for the status quo and for good reason; they're making a ton of money.

I also believe giving consumers notice and choice related to the fees and programs they are enrolled in should be a basic right.

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