

From: Patrick McLaughlin
Subject: Electronic Fund Transfers

Comments:

Dear Federal Reserve:

Please consider me a consumer who prefers to opt-in for banking "features" if I want them.

Do not let banks and credit unions assume I should opt-out if I don't want that service.

They are unfairly gouging their customers at an usurious rate and it's shameful.

Many thanks for the opportunity to comment.

Best regards:

Patrick McLaughlin