

From: Jennifer Fisher
Subject: Electronic Fund Transfers

Comments:

I, for one, am for the opt-in rule. The money made on the fees alone could've saved the tax payers a little extra if they'd opt-out of risky decision making themselves. They too were no better at managing their money than the rest of the United States. We, however, are paying additional prices on their decisions. Funny how it's "Do as I say, not as I do" way of thinking and one could only hope their corporate credit rating at their prospective bank will reflect that as ours have.

Jennifer F.