

From: BRUCE BRACKEN
Subject: Electronic Fund Transfers

Comments:

I do not support the dishones and unfair practice of "opt out" for banks, credit unions or any other organization or service. It is dishonest to say the least. I do support "opt in" however. As a consumer I should knowingly opt in for whatever services I require. It is should not be incumbent upon the consumer to opt out.

Bruce Bracken