

From: Clara Ducham
Subject: Electronic Fund Transfers

Comments:

As a consumer who has paid enormous fees for a \$0.43 overdraft, I am writing to say how appalled I am at the brazen, innumerable, unethical practices of banking and financial institutions. There is no end to the greed and arrogance of these people.

Please assure that consumers have the option of opting-in to the programs that financial institutions automatically and without notice foist on consumers. This is America, allow people to have the right to choose the so-called "customer service" that they get.