

From: Eplus Technology, Steve OBrien

Subject: Electronic Fund Transfers

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Comments:

We need the OPT-IN Rule to protect consumers!!!! I've personally had BB&T hold direct deposit paychecks and manipulate the posting of a charge as many as 5 business days old so that my account would go negative and they could charge my account exorbitant overdraft fees. Up to as much as \$104. I was livid and this issue still has the same effect on me today. It incenses me. Something needs to be done. It's robbery.

Thanks

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