

From: Kevin Welch  
Subject: Electronic Fund Transfers

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Comments:

I just read an article about the proposed rule. Banks should be required to get my written approval prior to enrolling me in ANY protection program of any kind. Consumers should be required to opt into the program and not opt out. This already goes for Credit Cards asking for me to opt in to a payment protection plan, I should opt in if I want that product or service and NOT be enrolled in anything automatically.

Thank you for your attention in this matter and seeking comment.

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