

From: Financial Management Services, Inc., Shashanna Singh
Subject: Electronic Fund Transfers

Comments:

I am in favor of the 'opt-in' rule. I was charged \$99 in overdraft, when I used the wrong ATM card. When I called the bank they told me that this was done as a customer service and I told the manager that it would have been more of a service to deny the charges and that I did not ask for this overdraft and I would like it removed. They said it was a courtesy and that they would not remove it. I was outraged and closed my account.

Shashanna Singh
Financial Management Services, Inc.