

From: Christine Coughlin
Subject: Electronic Fund Transfers

Comments:

To whom it may concern:

Right now I'm writing about R-1343. But my comment would stay whether it is overdraft protection, Cable choices, or anything.

OPT-IN! As a consumer, there is no other way I want it. I want to control what my options are. I'm the consumer.

I have found in two cases with banks that I was given "services" that I didn't know about. When I called I was told by the customer rep that I had no choice, that the "services" were standard. It wasn't until I told them that I was changing banks, that the "services" suddenly could be removed.

I'm the consumer? Why do I have to threaten?

Since when are any of you so naive to think that any customer service will do the right thing by the customer? By allowing these companies to do OPT-OUT, they can continue to abuse the customer to the benefit of the company.

Give the consumer the right to be a consumer. The grocery store doesn't make choose Nestle over Hershey, Fruit Loops over Cherrios..... unless I opt-out. I'm the consumer...I choose.

Why should banks or any other company be allowed to operate to their benefit?

Absolutely no company in should be allowed OPT-OUT. Its an abuse. Companies are taking away my right to be a consumer.

Christine Coughlin