

From: Bluffton Motor Works, John Jaress

Subject: Electronic Fund Transfers

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Comments:

I am in favor of the opt-in rule. As consumers we should have the choice up front on these banking services. Consumers always seem to get it in the "back side". Now that tax payers are bailing out a lot of these greedy banks I believe it is time for you regulators to make rules that help us instead of the greedy banks.

Thank you for allowing me to comment.

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