

From: Jim Barrick  
Subject: Electronic Fund Transfers

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Comments:

In an era of increasing electronic banking, banks should be required to provide consumers with not only "opt out" provisions, but also "transactional" warnings through ATM, Point of Sale, and online bill payment systems. The goal of public policy in this area should be to guide consumers toward more responsible personal financial management, not reliance on banking "life preservers".

Regards,

Jim Barrick