

From: Gary Quigley, IN
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern regarding Docket No. R-1343:

I am writing to let you know that I support the OPT-IN rule on the upcoming legislation referenced in the subject line above. Banks should provide real Customer Service by letting the customer know that he or she will be withdrawing funds that are not there, resulting in a loan to cover the withdrawal and a fee or penalty to cover the cost of that overdraft.

Best regards,

Gary W. Quigley
IN 47905