

From: The Royalty Group, Dawn Baines

Subject: Electronic Fund Transfers

Comments:

In these economic times, the last thing I need is pay an overdraft fee of \$25 or more just because I don't have \$3.00 in my account to pay for my breakfast sandwich and small coffee. I would rather endure embarrassment and ridicule of my debit card being rejected than to owe money I don't have (I already am in enough debt!!). Also, when your debit card sale is not approved, it alerts you to something being seriously wrong with your account that you may not have been aware of. You can go along blindly spending all weekend and rack up hundreds of dollars and not find out until Tuesday, when, hopefully a notice comes. I would prefer to "opt-in". The best situation would be, to be alerted at the point of sale and have it give you a choice to proceed and get hit with a fee or to stop and pay another way (if you can).

Thank you for your time!

Dawn Baines
Administrative Assistant to Gregg Phillipson
The Royalty Group
4700 Spring St., Suite 180
La Mesa, CA 91941