

From: Marcus Hawkes
Subject: Electronic Fund Transfers

Comments:

I'm in favor of the opt-in process. I'm also in favor of making banks process transactions from the smallest amount to the largest, thereby minimizing the number of fees they receive. Minimizing not maximizing damage to the customer is "customer service". It seems to me that, just as in other professions, there should be a fiduciary responsibility to do what's best for the client.

Thanks,
Marcus Hawkes