

From: Steven Ippoliti
Subject: Electronic Fund Transfers

Comments:

I am disgusted with the way banks have knowingly charged accounts. I ran into this a year ago and was very upset to find that I could withdraw money that put my account into the negative...especially when I thought a deposit had gone in while I was on vacation and only tried to withdraw money that I thought was there. Come to find out, the deposit had not occurred, but several OD fees did. I would strongly favor an opt in law that would require any financial institution to get my permission before allowing me to be subjected to such financial abuse.

Steven Ippoliti