

From: Frank E. Stratton, WA
Subject: Electronic Fund Transfers

Comments:

Dear People:

As a consumer of banking services in the United States, I want -- I demand -- to have a choice in deciding if I want overdraft protection or not from my bank. I don't want the bank to make choices for me. It is my bank account, and I must be responsible for overseeing it. Please pass legislation that will insure that I can make my own choice in this matter.

With kindest regards,

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