

From: David Hirschfeld
Subject: Electronic Fund Transfers

Comments:

Hello, The entire nation is reeling with disgust with our banking system as they have been the major cause in the collapse of our financial system and Wall Street. It's time for the Federal Reserve to squeeze the bankers much tighter in all categories of responsibility. You must not let them get away with the underhanded business of automatically signing up customers with the overdrafts charges from ATM's and debit cards. Giving the customer the choice is the only credible position. I am adamant in supporting the opt- in rule. Thanks ~ David Hirschfeld