

From: Global Clinical Development North America, Stephanie Rogg  
Subject: Electronic Fund Transfers

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Comments:

To Whom it may Concern:

I am writing to clearly express my view that banks should be forced to do an "opt-in" procedure. I have been the victim of many \$37 overdraft fees for amounts as little as \$1.87 and have been told on multiple occasions by my bank--5th/3rd Bank--that they are doing me a favor--even though I clearly don't want the favor. I have never been told I can opt out --it's been made to seem as if it's the bank's policy and I have no option.

If banks are given the "opt-out" option, things will stand as they are. Most people have no idea they can opt out, and banks will do what they can to hide those options from their customers. In an era of supposed "transparent" politics, I think the banking industry does more than obscure their practices, they practically bury them.

Please force them to use the "opt-in" rule.

Thank you,  
Stephanie Rogg  
Global Clinical Development North America