

From: Tony Suszczynski  
Subject: Electronic Fund Transfers

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Comments:

For your current comment period on debit card and ATM fees, I would like to see the opt-in method used.

I find it intolerable to overdraw my account via a debit card transaction and then get slapped with a \$35.00 fee when they could have just denied the charge in the first place.

Thank you.

Tony Suszczynski