

From: Steven E. Brown
Subject: Electronic Fund Transfers

Comments:

Sirs,

I am writing to simply ask that you put fairness back into the relationship between banks and individual consumers. The idea of a bank being able to automatically charge you a "customer service" fee for a debit card overdraft, when you did not ask for it, is simply not acceptable. I am of an age when a banking transaction was simply denied if the account was insufficient funds. The banking industry must be reigned in and you all have that power, the consumer does not.

I add my voice to the collection of sane minded folk and request that you move in the direction of forcing banks to adopt "opt in" regulation.

Sincerely,

Steven E Brown