

From: Jeff Thompson
Subject: Electronic Fund Transfers

Comments:

I am wanting you to know that amongst myself and all people I have asked, the average consumer wants the banks to limit the overdraft service to "opt-in".

I, as well as many people feel that the banks are taking advantage of people who can least afford it the fees by not allowing us to refuse overdraft service.

Thank you for considering my position, and I hope you will vote for "opt-in" for this measure.

Sincerely,

Jeff Thompson