

From: MDSS, Inc., Kathy Pellman

Subject: Electronic Fund Transfers

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Comments:

I would like to add my strong voice of support for the opt-in rule for bank debit card transactions. I think it's a darn shame that banks make huge profits on the backs of their young and less-educated customers. Both of my children were assessed hundreds of dollars of fees when they first opened bank accounts as teens. I was present when the bank officer told each of them that there was NO option to automatic overdraft protection. In other words, they could not choose to Opt Out. I also mentor a gentleman through an adult literacy program in Indianapolis. He also has difficulty managing his checking account and racks up overdraft fees from time to time. Please do something to remedy this disgraceful situation.

Sincerely,

Kathy Pellman  
MDSS, Inc.