

From: I.C. Services, Joyce Moore

Subject: Electronic Fund Transfers

Comments:

Please work for the Opt-In rule. I have had problems in the past, and now more than ever, Americans cannot afford \$38.00 lattes. An ATM machine should not give a person more money than what is available.

The banks are quite simply hoping people will not pay attention, and then pay, pay, pay all the huge fees.

Joyce Moore
I.C. Services