

From: Jackie Assaad
Subject: Electronic Fund Transfers

Comments:

I want the opt-in rule. If I don't have the money in my account to pay for something, I would rather have my debit card denied than have to pay money I DON'T EVEN HAVE IN THE FIRST PLACE. Banks are draining us of every penny they think they can get and are basically getting away with it. You would think with all the fees they charge that would somewhat compensate for the ridiculous amounts of money they've lost in this mortgage crisis. Banks are already getting our tax money. They shouldn't be charging outlandish "interest rates" to loan consumers a couple extra dollars. Thanks.