

From: Margery Doss  
Subject: Electronic Fund Transfers

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Comments:

as mentioned in my local paper (St. Louis Post-Dispatch) I hope you endorse the opt-in approach for bank customers. The days of the check "float" when the bank and customer had some "wobble-room" to maneuver before the check cleared, I realize are long gone. Now with the increased speed involved in electronic banking it is only the bank that has the advantage and an unfair advantage at that. I dispute charges routinely when my behemoth Bank of America is charging me @ 3 am for payments I make which an automatic deposit of my paycheck that arrives @ 7 am will pay. Let's play fair with working people.