

From: James Mahen
Subject: Electronic Fund Transfers

Comments:

The opt-in alternative is the only answer that maintains a person's freedom to evaluate. Jamming an unwanted service with a huge charge is wrong on many levels. What's next, a \$5 charge for "insurance" (in case you slip and fall) every time you walk into a bank lobby unless you specifically tell the teller that you don't want it and sign a form?

James Mahen