

From: Premier Research Group Limited, Lisa Kancianic

Subject: Electronic Fund Transfers

Comments:

To Whom it may concern,

I would like to say that I agree with the Opt-in rule. I believe that is wrong for the bank to process checks or debits to my account in a way that will cause me to have the most fees as possible. I think that the banks should ask the individual if they would like to have this service or give the option to their customers. I think that banks are looking for ways to charge their customers for as many issues as possible.

Thank you,

Lisa Kancianic
Premier Research Group Limited