

From: Laurie Johnson  
Subject: Electronic Fund Transfers

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Comments:

Please consider this email an endorsement for the "Opt In" rule re: overdraft protection. With the state of the country now, and so many people perilously close to the edge financially, these deceptive and misleading practices should come to an end. Transparency in ALL policies and transactions is key to banking reform. This would be especially effective if combined with the passing of the Maloney bill regarding sequencing of check processing to maximize overdraft revenue.

Thanks for your time.

Laurie Johnson