

From: Karia Solano
Subject: Electronic Fund Transfers

Comments:

Hello,

i feel that consumers should have the full right to opt IN to these overdraft loans. they are predatory and right now banks make it need impossible to truly opt out. but i would rather not be signed up against my will than have to write letters, fax forms and be on hold for hours with customer service.

thank you.

Karia Solano