

From: Stuart M. Rose
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Comments:

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Name: Stuart M Rose
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

I believe institutions (banks) should be required to get a customer's permission upfront to provide overdraft protection; and, for that matter, any other service for which there may be a fee, hidden or otherwise, the institution should require a customer's permission.