

From: Roger J. Bilotti  
Subject: Electronic Fund Transfers

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Comments:

Dear Mr./MS:

I as a bank customer and feel that the auto-overdraft protection banks impose on their clients without their consent is unfair. The banks fees in general for their services are excessive to say the least. The consumer should have the option to stay out of this auto-overdraft protection.

Sincerely,

Roger J. Bilotti