

From: Mark Rufsvold
Subject: Electronic Fund Transfers

Comments:

My name is Mark Rufsvold, and like many others I am a struggling college student. I am not the best at keeping track of my finances, but I do try to stay on top of them. I strongly hope the board passes the "opt in" rule. I have probably spent over \$200 in over draft fees in the last year. Thank you for your time, and please do what is best for the consumer in these hard times.