

From: Dennis Degler  
Subject: Electronic Fund Transfers

---

Comments:

Yes, I prefer to opt-in on such a customer service. I've been charged literally hundreds of dollars by Bank of America over the past few years for this service and I didn't have a choice. On a couple of occasions, I've had several small transactions go through at once, each with their own \$35 fee and ended up \$170 in the hole. I've even been charged \$35 fee on one occasion for going over by one cent! I don't think they've done me any favors by forcing this on me. I think they've gotten rich off of guys like me.

Dennis Degler