

From: Colin Andersen  
Subject: Electronic Fund Transfers

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Comments:

To Whom it May Concern:

I wish to voice my opinion to opt IN regarding bank overdraft protection services listed on Docket No. R-1343. I think it is absolutely ridiculous that I was not given a choice in this matter. I recently changed banks and had this very discussion with my new bank and was told it was good for me that this service is in place. I was told I could not opt out of this service, so I absolutely feel we should have to sign an acceptance form for this service before the banks can arbitrarily charge us whether we wanted them to or not.

Best Regards,  
Colin Andersen