

From: Vic Nelson  
Subject: Electronic Fund Transfers

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Comments:

This sounds fantastic. I've been bitten by these fees once before and I've since learned my lesson, but many of my family and friends don't seem to learn so quickly. More than once a year I have a sister or friend who has backed themselves into a corner with overdraft fees and they always come to me for help. Now, I'm coming to the Fed for help. Make these fees an Opt-In program and help both the fiscally responsible and irresponsible save hundreds each year.

Vic Nelson