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Subject: Electronic Fund Transfers

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Comments:

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I wholeheartedly agree that this bill should be passed. I understand that banks are businesses and therefore should be profitable, but that must be weighed against their fiduciary responsibility towards consumers. The needs of consumers have long been placed on the back burner, with the automatic addition of services that we don't need, and the haphazard deduction of assets from our accounts without having any type of recourse for the individual. It's time for a comprehensive set of legislation (i.e. based on DDA and Credit accounts) that allows the individual to have recourse when needed.