

From: Scott Hamlin, Spring Hill, FL  
Subject: Electronic Fund Transfers

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Comments:

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Name: Scott Hamlin  
Affiliation:  
Category of Affiliation:  
Address:  
City: Spring Hill  
State: FL  
Country: UNITED STATES  
Zip: 34604  
PostalCode:

Comments:

It should be opt-in only. The banks should not be allowed to put a customer into any program where fees are charged without the customer asking for it and signing up for it. Regulation E - Electronic Fund Transfers [R-1343]