

From: Rollins Warden
Subject: Electronic Fund Transfers

Comments:

Dear Sirs,

I cannot believe that anyone would believe the ABA when it says its customers overwhelmingly want to be put into this service.

I specifically opened a separate account to keep my spending within my budget, my bank also enrolled me without my authorization in this service, when I discovered that they had done so, I complained and got the fees removed along with the service, I also requested that if they make any changes to my account that they notify me in writing with at least 30 days notice so I can withdraw my business from their bank.

I am appalled that you would even consider the OPT-out legislation that the ABA wants.

This is the kind of abuse of consumers that regulation is meant to prevent, and you are in the process of considering how to legalize it.

How absurd.

Rollins Warden