

From: Carol Maddox
Subject: Electronic Fund Transfers

Comments:

Title: Electronic Fund Transfers
FR Document Number: E8-31184
Legacy Document ID:
RIN:
Publish Date: 01/29/2009 00:00:00
Submitter Info:

First Name: Carol
Last Name: Maddox
Mailing Address:
City:
Country: United States
State or Province:
Postal Code:
Email Address:
Organization Name:

Comment Info: =====

General Comment: This new initiative by the banking industry may well be considered another in the steadily growing drips of consumer-eroding autonomy. The enormous barriers to "simply allowing consumers to opt out" once enrolled in these overdraft protection programs are well-known by the average (and honest) consumer. Once in, they'll never let you out. Please, let thinking, reasonable and financially responsible adults have a remnant of control. Please.