

From: Charles L. Goldstein
Subject: Electronic Fund Transfers

Comments:

Public Comments on Electronic Fund Transfers:=====

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Submitter Info:

First Name: Charles L.
Last Name: Goldstein
Mailing Address:
City:
Country:
State or Province:
Postal Code:
Email Address:
Organization Name:

Comment Info: =====

General Comment:Chairman Bernanke,
I am writing to express my support for the proposed op-out provisions contained in R-1343. Changes in the way that banks and credit card companies impose changes and charges are long overdue. The need for these companies to offer understandable choices to people who are being victimized is clearly needed. We need to implement a clear procedure and quickly. The changes that were approved earlier have allowed the banks and credit card companies far more time than one can honestly excuse. The fee regime has in effect become a stand alone industry!