

From: Teh Chen  
Subject: Electronic Fund Transfers

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Comments:

The banking industry would claim that consumers want the convenience of being enrolled in services for their own good. You can count me as one consumer who does NOT agree with the banking industry. ANY "service" participation, no matter how "beneficial" should be a customer choice. It is arrogant, disingenuous and self-serving for bankers (or any business entity for that matter) to say they're doing the customer a favor for their own good if there's a fee associated with it.

If they are truly motivated to provide something because it's "customer service", then do it at no charge.

If there's a fee, then it's my choice as the customer if that is of value to me and I can make the decision to opt-in.