

From: Martin Foley  
Subject: Electronic Fund Transfers

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Comments:

With all the money and help we the people are giving the major banks in this country (bailouts) you would think that the banks would stop screwing the public who's tax dollars are help them out of a jam. The Opt-in rule should be enforce and made common practice with all banks especially those recieving bailout money. Any bank transaction should always require some kind of authorization and oversight, its this kind of practice that will lead financial institutions to engage in other types of unwanted servicess and fees which will lead to a large amount of class action suits the public, govt and many other entities avoid at a cost of money and time nobody wants.

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