

From: Nabholz Client Service, Mike Klinglesmith

Subject: Electronic Fund Transfers

Comments:

I for one would like to see the opt-in rule instituted as quickly as possible. The banks have put themselves in a precarious position with the way they have conducted business and I don't think the consumer should have to pay ever increasing amounts to them under the guise of a "customer service" in order for the banks to continue to make the obscene profits they are making regardless of what they have to do to get those profits. Why is it that those of us who work for a living must do so in an honest, upright and productive way while those institutions with enough clout (read money) or a large enough PAC can make rules that are beneficial only to themselves. Please I beseech you to act for us instead of for them.

Sincerely

Mike Klinglesmith
Nabholz Client Service