

From: Frederick Park , Leon Hrabik

Subject: Electronic Fund Transfers

Comments:

Hello

I know that myself being a consumer am definitely behind the opt out rule. These banks take so much from their customers. I know that one day Bank of America charged me \$400.00 for only spending about \$10.00 Expletive deleted. Criminals steel less than that from people and get jail time. All the banks get is more of our money weather its through the so called overdraft protection or this expletive deleted government of the American people giving banks the American peoples tax dollars. I hope the Banks go down with all their corporate expletive deleted. Then of course we would never see our money again, like we do anyway. Hey how about this, next time the banks come to you asking for a loan, why don't you tell them that your system is not set up that way. Then they can eat their own expletive deleted. I feel better now.

Thank you.

Leon Hrabik