

From: Clem Marrese
Subject: Electronic Fund Transfers

Comments:

The consumer should have the option to "opt in" of a service they may or may not want. It should be the consumer's choice.

The banks should offer a choice to the consumer at the point of sale if you're about to over draw your account.

The 'hardship' this would place on the banks to do the above is no more than the real hardship they have placed on us by using our money without our permission to destroy the economy!

Clem Marrese