

From: Vance McMurry
Subject: Electronic Fund Transfers

Comments:

I support the opt in rule for the proposed rule change mentioned above. I'm confident most americans support this and obviously banks don't because they are completely self serving. Please support the consumers here. With the opt in banks will be thorough in making sure consumers know their option to opt in. Unfortunately with the opt out rule, they will take the minimum steps to notify customers and many will still not know they have the option to opt out. Thus, opt in provides the best way to be sure everyone is playing on a level field. Thank you.