

From: Jim Iwersen, West Hartford, CT
Subject: Electronic Fund Transfers

Comments:

Jim Iwersen
8 Hooker Drive
West Hartford, CT 06107-3729

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Federal Reserve Board

Dear Federal Reserve Board:

I have been personally affected by the bank "opt-in" nonsense. It happened on an account I don't use much and therefore didn't realize the problem until days had passed. I got no phone call, no letter, not even an email! They were content to keep compounding these fees forever. Please stop banks from engaging in this unfair practice.

Sincerely,

Jim Iwersen