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From: patti2 [patti@nationalbankproducts.com]
Sent: Friday, February 22, 2002 12:13 PM
To: study.comments@ots.treas.gov
Subject: Financial Privacy

This should be OPT-IN.

I received so many notices and the opt-out procedure was different on each one. Either fill out the form and return separately or call this number (and of course, you couldn't just say "mark me opt-out", they have to explain what you will not get or sometimes ask you survey questions about why, etc.) or go to website and answers questions, check boxes, etc., etc. Much too complicated and aggravating.

With opt-in I should not need to do anything. If the bank or credit card provider, et al, doesn't hear from me, that means NO.

Patricia Grammer

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