

From: University of Southern California, Ayana McNair

Subject: Electronic Fund Transfers

Comments:

I believe banks should be required to make overdraft programs OPT-IN. The amount of money going to fees, especially in today's economic climate, is egregious and devastating for consumers. The process to give consumers a choice needs to be as transparent as possible.

Thank you kindly,

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We have to consciously study how to be tender with each other until it becomes a habit, because what was native has been stolen from us, the love of Black women for each other...

-Audre Lorde

Trying is the first step towards failure.

-Homer J. Simpson