

From: Jon Goughnour , Phoenix, AZ

Subject: Electronic Fund Transfers

Comments:

To Whom it May Concern,

Please, please stop the crooked policies that some financial institutions choose to implement. Overdraft policies and the associated fees should be opt-in only. We are tired of paying these fees and any purchase that will put us over our limit should be refused unless we've specifically chosen overdraft protection.

Snicerely,

Jon Goughnour
Phoenix, AZ