From: Caine Henderson

Subject: Electronic Fund Transfers

Comments:

Please ensure that you listen to the people of this country by passing the bill to protect the customers and not the banking industry. We need the Opt-in option and Consumer Overdraft Protection Fair Practices Act to pass The banks have shown that they cannot be trusted with making sound decisions when it comes to the welfare of people and their money. The banking industry is simply a money making business just like any other corporation and has it stake in the policies that will ensure maximum profits, with no regard for those that actually keep them in business "the common person".

The banking industry has been bailed out to many times, it's time to bail out the people of this country for once.

Thank you, Caine Henderson