From: Dennis Dawson, Littleton, CO

Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System 20th Street and Constitution Avenue, NW Washington, DC 20551

Dear Federal Reserve Board Director:

I absolutely support an opt-in policy. As a former bank employee, I saw first hand how the average American worker is taken advantage of on a daily basis. This truly is un-American.

Sincerely,

Dennis Dawson Littleton, CO 80128