

From: Warren F. Halstead  
Subject: Electronic Fund Transfers

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Comments:

This is a no brainer.

Banks should be required to ask for consumers to opt in.

Before I figured out what they were doing, I was nailed for over \$200 in overdraft fees on debit purchases of under \$10.00  
This predatory and should be stopped

Imagine the unsophisticated or the elderly that are unaware.

Warren F. Halstead,