

From: Judith S. Samkoff
Subject: Electronic Fund Transfers

Comments:

I would like to register my support for option #2, requiring customers to opt IN to overdraft protection.

The law does not allow automobile dealers to load a new car with expensive options and require the buyer to find out what and where the options are so that they can refuse the ones they don't want. The credit/banking industry has been exploiting customers through just such a loophole, and the loophole needs to be closed.

Judith S. Samkoff