

From: James D Allmeroth, MO
Subject: Electronic Fund Transfers

Comments:

I'm for the opt-in rule. I should not have to pay for services I did not request. The reason I like my college daughter to use an ATM or Debit card is when she is out of money she is out of money but with this over draft policy of the banks she just keeps spending. This policy of the banks makes it hard to teach young adults how to manage money. Maybe this is one reason this country is in the position it is, we just keep spending beyond our needs and banks just keep letting us. Not very good customer service in my book.

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