

From: Chip Head, GA
Subject: Electronic Fund Transfers

Comments:

I want the opt-in rule.

Banks should be required to market fee generating "services" on their merits.

- 1) It's a DEBIT card. If I wanted credit, I would have gotten a CREDIT card.
- 2) If I don't have the money, I shouldn't spend the money.
- 3) there may be a reason I didn't deposit more in that account (ie. I don't want my spouse or kids spending more)

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