From: Wei-Wen Lee

Subject: Electronic Fund Transfers

Comments:

Stop letting the banks screw the customers because they pay all you fed officals off.

The obvious answer is let the consumer opt in. If the banks want the "opt out" option, let it happen with no penalty on an overdraft or charge only the current interest rate as a penalty and see how much they want it.

This should have been taken care of a LONG time ago, but YOU GUYS let them screw us citizens for sooo long before you do anything.