

From: Janet Hart  
Subject: Electronic Fund Transfers

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Comments:

I in favor of the want the opt-in rule.  
Consumers who are already having a tough time financially don't need to pay high service fees.

Someone should over see and regulate these bank fees better ...  
My credit union charges be 8.50 to transfer money from a line of credit into checking if I go over my limit - that fee is ridiculous in my opinion .

Banks are making interest off money and the fees have become excessive.  
Please help to correct this.