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Subject: Electronic Fund Transfers

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Comments:

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Comments:

Thank goodness it's about time the government steps in to protect the consumer from these greedy banking institutions that are sucking us dry of our hard earned dollars. I support whole heartedly Docket No. R-1343. People should have a choice to opt in to allow their bank to pay overdrafts for automated teller machine withdrawals or one-time debit card purchases. This is a positive start in the right direction protecting the consumer from the beast, thank you Federal Reserve!!