

From: Tracy Mahoney, Manhattan, KS

Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern:

I vote for OPT IN. My boss discovered the bank had charged her \$1400.00 in OD fees when she was on a recent business trip because she had less money than she thought she did. That was two weeks pay for her.

We all know that "opt out" is an easy way to sell something to a consumer that they don't know they are buying.

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