

From: James Quinn , Staten Island, NY

Subject: Electronic Fund Transfers

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Comments:

Thank you, thank you, thank you!

This is a fantastic idea. I think that the idea of an automatic opt-in is ridiculous. It should not be a chore to opt-out, but it should be the default.

Please make sure that the opt-in is required to be on a separate, stand-alone form so that it will not be buried in the fine print, or at least in a "schumer-box" style standout, that the customer has to sign.

Great going, though, guys!

-Jim - Staten Island, NY