

From: Patrick B Dewyngaert
Subject: Electronic Fund Transfers

Comments:

Dear Law-Maker,

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected. The false benefit of this offering by banks does nothing to benefit the consumers in America but it does allow the greed of the upper management in these institutions to pad their own wallets through immoral means. If we are to have true markets where the consumer is really in control then having the choice to opt-in is a step in the right direction.

Sincerely,

Patrick DeWyngaert