

From: David Anderson
Subject: Electronic Fund Transfers

Comments:

As a bank of America Customer who has been hit with these fees, I think =
Opt-In is a great idea.

My card should be declined if I don't have enough to cover a cup of =
coffee. I've never needed a cup of coffee so badly that I'd pay a \$35 =
dollar fee.

That said, if it became opt-in, the banks will introduce new fees to =
make up for the loss of overdraft fees, perhaps charging customers 10 =
bucks a pop each time their card is declined for lack of funds.

Opt-in =3D YES!

Unfortunately, it won't matter. The banks will just steal our money in =
new ways.

David Anderson