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Comments:

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To Whom it may Concern, I am writing to agree with the majority of those whose comments I have read. The banks must be made to allow for an "opt in" as opposed to an "opt out". Given the option to think about paying 30 to 40 dollars extra for that coffee and bagel you just bought at the local dunkin dough nuts, would probably make people aware of what they were doing. It might even make them more aware of what is going on in the real world, you know, the one that doesn't exist until something happens to us and we cry foul. People need to hold themselves responsible for their actions, but they also need the chance to "opt in" if they so desire. Thank you so much for allowing me to participate!