

From: Joanne Kinn, Ellicott City, MD

Subject: Electronic Fund Transfers

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Comments:

The Banks are always preying on those that can least afford these scams. They are NOT looking out for their customers, but instead looking for ways to fleece them. I am an Intelligent woman who is always on guard against these kinds of things and they got me.

PLEASE , make it an opt in policy with FULL Disclosure on the Bank's Fees. In large, Simple terms. Then let's see how many people sign up.

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