

From: Dan Workman, MD  
Subject: Electronic Fund Transfers

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Comments:

I'm all grown up and can manage my finances accordingly. I don't need the bank to safeguard me from overdrafts, so they can charge fees. Should I happen to overdraw my account, I'm a big boy and can be held accountable for my mistake. My vote is OPT-IN. The banking industry is getting sufficient help from me already as a taxpayer.

Dan Workman  
MD