

From: South Columbia Basin Irrigation District, Michael Hamilton
Subject: Electronic Fund Transfers

Comments:

I am 100% in favor of the "opt in" rule for overdraft protection. I am disgusted by the strong arming that banks do to customers. Especially the teen age just starting their exposure into banking with their first checking, savings and debit card accounts. They can have their credit destroyed before they reach the age of 21. This is just exploitation and not much different than the old ways of the mafia forcing businesses to pay for protection. Kind of feels like extortion!

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