

From: Amy Braziel
Subject: Electronic Fund Transfers

Comments:

Good afternoon.

I am a very concerned consumer and I am all for the Opt-In Rule.

I have on a number of occasions fallen prey to my banking institution and their "money hungry" practices.

My husband and I are hard working citizens and we would love to have the opportunity to have a say when it comes to banking. Our next option will be to keep the cash under the mattress.

Amy L. Braziel