

From: Chris Killian
Subject: Electronic Fund Transfers

Comments:

Federal Reserve Board:

On Docket No. R-1343 I support the "opt-in" rule. Also I support banks processing every transaction in the order it takes place regardless of whether it is a debit or credit either by when the transaction took place in real time or when the bank is notified of it. FYI I am a U.S. citizen and am registered to vote. Contact me if you have any questions.

Christiana Gagen