

From: Victor Alva  
Subject: Electronic Fund Transfers

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Comments:

I think this is a great idea, especially right now with the economy the way it is. Me personally my wife and I are taking pay cuts at our jobs. We try our hardest to make every penny count but sometimes there is nothing we can do when your check is 10% to 15% less a month. How do we opt out if the bank is doing that to us? Thank You for your time and, hopefully we can all work together and get America back on track.

Thank You,

Victor Alva