

From: Elina Yelishevich
Subject: Electronic Fund Transfers

Comments:

I completely support Opt-in rule! My daughter (18 yr), a college freshman, accumulated over \$100 in one day (coffee in one place, book in another, etc.) Before she got a letter from bank (it takes a couple of days) notifying her, it was too late! We went to bank and asked to turn the feature off. It was impossible! How could something I did not ask for and am forced to pay for be called "protection"?

Best regards,

Elina Yelishevich