

From: Heather Rouen  
Subject: Electronic Fund Transfers

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Comments:

I want the Opt-in rule. They should have to give you a choice of whether you want this "service" or not. If the overdraft would occur due to an ATM or debit use they should have to give you warning and the option to cancel the transaction.

The banking "industry" has taken advantage of consumers for decades. It's high time for consumer protections. I'm not religious but isn't this the kind of thing Jesus overturned the tables in the temple for? It's long past time for some table tipping.

The banking and financial industries should have a minimum set of ethical standards and since they've proven incapable of holding themselves to such standards such standards should be set by the government without the input of special interest groups like the banks and other lobbyists. Sit the government people down in a closed office and have them constantly think of what they can do for the people and whether they would like the standards they are creating applied to themselves and their families. Make it real for them. Make it personal and maybe we'll end up with consumer protections that are worth having.

I applaud Congresswoman Carolyn Maloney for taking action (You go girl!). Listen to her.

Heather Rouen