

From: Jerry V. Beard  
Subject: Electronic Fund Transfers

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Comments:

My name is Jerry V Beard, of Fort Worth, Texas. I am writing in support of rules which allow bank customers to "opt-in."

I should think that, at this particular point in the nation's economic history, the institutional views of the banking industry would be viewed with more than neutral skepticism. The institutions are run by thieves. The Federal Reserve can choose to be a part of the problem--or a part of the solution.

Customers should be allowed to "opt-in" for outrageously-expensive ATM overdraft coverage.

Regards.

Jerry V. Beard