

From: Frederick G. Sumner, III
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

I am asking to comment on Docket No.R-1343. In my opinion, the consumer should have the choice to opt-in or out and not the bank. I myself have had the misguided notion that if I did not have enough money in my bank account, that a purchase would be denied due to insufficient funds. I think that banks make enough money on consumers with the fees they charge for just about everything. I am asking that you consider giving the consumer a choice when it comes to banking. Thank you.

Sincerely,
Frederick G Sumner III