From:Jeremy MatamalesSubject:Electronic Fund Transfers

## Comments:

My name is Jeremy Matamales, I teach High School U.S. History. I have voted in every election since 1996 and I am tired of paying \$38 for a cup of coffee. I support the opt in rule. In fact I paid \$99 in bank charges because they charged me \$33 for every day that I Did not bring my balance to above 0! OPT-IN rule!

Regards Jeremy Matamales