From: Surya Rao

Subject: Electronic Fund Transfers

Comments:

Hello,

I am writing to support the Consumer Union"s stand to prevent banks from charging overdraft fees without the consumer"s consent. I think banks have been exploiting people, especially in these tough economic times, to keep their profits up. They should be required to have all consumer "opt-in" to this so called "service".

Best, Surya Rao