From: Kathleen R. Norgaard

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

I have "bailed out" my college daugthers for this practice. I strongly oppose the practice--it should require opt in with full disclosure from the bank (no fine print please). My daughters were never given an opportunity to opt in and the bank made it very difficult for them to opt out. regulation E- EFT (R-1343)