

From: Linda K. Ferrarone, CPA, Linda Ferrarone

Subject: Electronic Fund Transfers

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Comments:

Please have the banks stop their practice of allowing people to overdraft their accounts so they can charge outrageous fees. We want the opt-in rule for banks. These are outrageous charges that take advantage of usually those who can least afford it.

As Required by United States Treasury Regulations, you should be aware that this communication is not intended by the sender to be used, and it cannot be used, for the purpose of avoiding any federal tax penalties that may be imposed under United States federal tax laws, or for promoting, marketing or recommending to another person, any tax related matter.

Thank you,

Linda Ferrarone  
Linda K. Ferrarone, CPA