From: Peter DeVries, IL

Subject: Electronic Fund Transfers

Comments:

I want an opt-In rule!!!

It is just ridicules that we continue to let banks and other financial institutions perform predatory tactics to increase their bottom line. Rules for both credit cards and debit transactions and associated fees need to stop this.

Such institutions only a few years ago were considered "loan sharks" or bookies and watched closely by those who"s main function was to stop mob profits. We now allow financial institutions to do these things legally!!!!

Thanks,

Peter DeVries