

From: Pacific Regional Service Center, Victoria Lee

Subject: Electronic Fund Transfers

Comments:

To whom it may concern:

I am a concerned citizen, and want the opt-in rule. I am finding this presumed "offering of customer service" far too prevalent in other businesses as well. A local Goodyear Tires store padded many warranty and service options onto my bill without asking first, hoping that I would not see the extra costs. I now choose not to do business with that store. It would be difficult to take my banking business elsewhere if it is a de facto practice within the whole industry. The advantages of opt-out fall to the banks first, almost akin to the gambling returns for a casino. Please protect us from being surprised by these so-called services, and allow consumers to have a fairer chance to manage our finances. Thank you.

Victoria Lee
Pacific Regional Service Center