

From: Moxie Interactive LA, Tim Pedersen

Subject: Electronic Fund Transfers

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Comments:

If there are two things I could opt-in for at a bank, it would "pay my items in the order in which they appear" and "do not allow overdrafts."

Overdraft fees are simply unethical. Please make overdraft an OPT-IN!

Tim Pedersen  
Moxie Interactive LA  
Los Angeles, CA 90067