

From: Mary Ann Kuchta
Subject: Electronic Fund Transfers

Comments:

To Whom it may concern:

Please consider initiating an OPT-IN ONLY program for debit card transactions and other withdrawals from a checking account. I have never wanted - not do I want - to be automatically enrolled in something. I want to be able to make the choice.

If I do not have enough money in my account, then I do not want to spend. I never have. It is banks alone who are benefiting from these kinds of "customer services" with their ability to slap more unwanted services leading to huge fees.

Their argument a customer may move to another bank is unsupported - if all banks only conduct this type of monopolistic rape.

I can make choices in insurance, health care, and coffee. Please, let me do the same in banking.

Otherwise, we are reduced to serfs and or slaves.

Thank you.

Mary Ann Kuchta