

From: Scott Mercer  
Subject: Electronic Fund Transfers

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Comments:

I am a banking customer.

I would like to weigh in on the options and state I support the second option so that I have an opportunity to make my own choices when enrolling in overdraft protection.

The banks use these opportunities to gauge consumers and make millions of dollars just for customers keeping their money with their bank. I am sick and tired of funding their executives' multiple homes, cars, and vacations.

Thank you for fighting on our behalf at a time when it feels as though nobody cares about the everyday consumer.

Best regards,

Scott Mercer