

From: Tom O. Pederson, MN
Subject: Electronic Fund Transfers

Comments:

I am referencing Docket No. R-1343. Thank you for accepting my comment. Clearly, the consumer is better served by having the opt-in option. Banks should focus their expertise on how to provide quality banking services to the community not on creative ways to fleece unwilling, and often unsuspecting, customers. Tom Pederson

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