

From: Robert Reeves, GA  
Subject: Electronic Fund Transfers

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Comments:

To whom it may concern,

It is not necessary for me to make the arguments that you have heard before regarding automatic enrollment in "overdraft protection" for debit cards.

This is an onerous practice, and any sensible person will acknowledge that every consumer deserves the right to decide whether to opt-in.

Please stop this unfair and predatory practice by the banks.

Thank you for your attention.

-Robert Reeves  
GA