From: Ray Hernandez

Subject: Electronic Fund Transfers

Comments:

Thiese guys have run amok along enough its time to rein them in.

Make it an opt-in system comsumers should have a choice as to the services they want and/or need.

In any other content this would be called loan-sharking and it would be illegal.

Ray Hernandez Duckor Spradling Metzger & Wynne