From: David Mull

Subject: Electronic Fund Transfers

Comments:

Consumers should be have the right to choose. Opt-in is the right way to go. We are being bled to death by these blood-sucking fat cats! I just had my limit lowered on a major credit card because I was not close enough to the limit, even though I have a 700+ credit rating. The bankers are trying every trick in the book to charge fees, jack up interest rates, anything to "LEECH" us for all we have. It's not fair for them to change the rules at their every whim!