

From: W. L. Welch, MD  
Subject: Electronic Fund Transfers

---

Comments:

To regulators:

End mandatory overdraft fees. The right to opt out is not even a debate among honest people.

The failures of government regulatory agencies across the board for 27 years produced a financial debacle the full extent of which cannot yet be known. One hopes government can begin to repair damages caused by 27 years of deregulatory nonsense propagated by a varicious scum in financial services then facilitated by fat, dumb, and malfeasant scum inside government.

How about doing something decent for a change?

With more contempt than you can possibly imagine,

W. L. Welch