

From: Jen Zwick
Subject: Electronic Fund Transfers

Comments:

Dear Important Government People,

I am writing to urge you to insist that bank overdraft charges be an opt-in or opt-out system. If a customer doesn't have enough funds, the bank should deny their purchases, instead of using it as an excuse to charge additional fees. This moment, above all else, reflects the difficulty of "main street" to stay out of debt, and keep the economy flowing. We are, at the moment, very fiscally distrustful as a nation, and it is difficult to distrust one's bank. In addition, purchases should be run through based on TIME OF PURCHASE, not amount (another sneaky way for banks to slap on fees).

thank you,
Jenny Zwick