

From: Janetta Shuart, Cedar Springs , MI

Subject: Electronic Fund Transfers

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Comments:

Hello All,

Please make the changes to keep the credit card companies from raising interest rates unfairly!

Don't let banks charge me \$29.00 for a overdraft of a few cents or a dollar. I would rather they just turned the purchase down. Unless I ask for overdraft protection I would rather put the item back and be a little embarrassed than pay that much for the Cola I might be purchasing!

Make the changes! Enough of Baiting and switching, treating holds as if they are money already spent.

Please for the sake of the people **CRACK DOWN ON UNFAIR CREDIT CARD PRACTICES!**

Thank You for your consideration.

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