

From: CONCERNED CUSTOMER

Subject: Electronic Fund Transfers

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Comments:

TO WHOM IT MAY CONCERN,

IT IS TERRIBLE WHAT BANKS DO TO THEIR CUSTOMERS EVEN LONG STANDING ONES REGARDING BOUNCED CHECK FEES. BOUNCED CHECK FEES ARE PURE PROFIT FOR A BANK AND IT IS DISGRACEFUL THAT A BANK WOULD WANT TO TAKE ADVANTAGE OF CUSTOMERS IN THAT WAY. IT COST ENOUGH TO KEEP CHECKING ACCOUNTS, SAVINGS ACCOUNTS, AND ALL OTHER RETIREMENT ACCOUNTS ETC. FUNDED WHICH BANKS MAKE MONEY ON EVERY MONEY ON EACH MONTH. ALSO IF YOU HAVE CHECKING ACCOUNTS WITH SERVICE CHARGES THAT MONEY IS PURE PROFIT IT DOESN'T COST BANKS ANYTHING TO HANDLE THESE TRANSACTIONS. BANKS HAVE VERY SIMPLE JOBS PROCESSING TRANSACTIONS AND CUSTOMERS HAVE MADE IT EASIER BY FOLLOWING THE AUTOMATED SYSTEMS IT'S SHAMEFUL THAT THERE ARE ANY EXTRA FEES ATTACHED TO ANY SERVICE SUCH AS A BOUNCED CHECK, CASHIERS CHECKS, OVERDRAFT PROTECTION FEES, ETC. THESE FEES AND ANY OTHER WAYS THAT BANKS JUST MAKE PURE PROFIT ON THEIR CUSTOMERS SHOULD BE CHANGED IMMEDIATELY ESPECIALLY NOW IN THESE ECONOMIC TIMES WHEN PEOPLE ARE STRUGGLING SO HARD JUST TO MAKE ENOUGH MONEY TO SURVIVE AND PAY THEIR BILLS AND IF THEY HAPPEN TO MAKE AN OVERSIGHT AND OVERDRAFT THEY SHOULD NOT BE PENALIZED SO SEVERLY.

SINCERELY,

CONCERNED CUSTOMER