

From: Brad Crittenden
Subject: Electronic Fund Transfers

Comments:

I strongly support an opt-in program for debit and ATM overdraft protection.

Due to a mistake I made while banking on-line I accidentally transferred money from the wrong account causing my checking account to be overdrawn while using my debit card. I was unaware of the situation until I received a mailed notice from the bank a week later. In the interim I was hit with seven \$35 charges. When the bank was contacted they offered to refund me 20% of one of the fees but nothing more. I declined and closed my account. For the desire to gouge me \$225 they have lost a customer for life.

Sincerely,

Brad Crittenden