

From: Mark Cooley, Cumming, GA

Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

Banks should not be allowed to automatically enroll you in a program that will charge you extremely unreasonable fees for small overdrafts, especially without your knowledge. My Daughter has experienced several instances where her bank has not applied deposits within the time frame they stated they would. They seem to do everything within their power to trip you up, and force you to pay their exorbitant fees.

Please put a stop to this practice.

Thank you

Sincerely,

Mark Cooley  
Cumming, GA 30028