From: Pacific Life, Dino E. Andretta

Subject: Electronic Fund Transfers

Comments:

I have contacted Washington Mutual Bank in order to remove my account from the ridiculous Overdraft Protection Service -

I have asked them to STOP any transactions where there was no sufficient funds but they would not take me out.

Last year I was charged about 7 times a pricey \$33 for a simple coffee or breakfast purchase - I understand consumers must be responsible by making sure the account balance is in check - but errors happen but should not be a reason why banks cash in over 7 billion.

Banks must be regulated to prevent the working class pay 'loan shark' fees that banks are charging.

Thank you for your support.

Dino E. Andretta Pacific Life