

From: Libby Ballard, WA
Subject: Electronic Fund Transfers

Comments:

I feel very strongly that what is going on in the banking industry, forcing you to have overdraft "protection"? is actually stealing from unsuspecting customers.

My son has had hundreds of dollars in overdraft fees (that I have had to help him cover- by the way) just because he thought that the transaction would be denied if he didn't have the money in his account. Agreed, he was not responsible about checking his balance, but \$34 on top of the cost of a Big Mac is outrageous!

Please stop this craziness. Allow customers to turn down this so called "protection". It should be called Overdraft Exploitation.

Sincerely,

Libby Ballard
WA