

From: Scott Kadish
Subject: Electronic Fund Transfers

Comments:

I think it is outrageous and nauseating that banks charge these predatory overdraft fees. Even though I work for a bank, I agree 110% that customers need to be able to choose whether or not they want an overdraft charge of \$35 to take out money from an ATM or use their debit cards. I think most people will not choose to take out \$20 from an Atm or buy a candy bar when they will be charged \$35 to do so because they have no money in their bank accounts.

-Scott Kadish