

From: Gordon
Subject: Electronic Fund Transfers

Comments:

I am writing to you in support of limits on how banks handle overdrafts.

I have a credit union, and have never had a problem with their automatic overdraft policy. However my fiancée banks with Wachovia, and has had numerous problems with them charging outrageous overdraft fees. Obviously the best thing to do is not overdraft, but the reality, especially for people living paycheck to paycheck, is that overdrafts happen, and they happen most to people who can least afford them.

--Gordon