

From: Angela Scharber  
Subject: Electronic Fund Transfers

---

Comments:

I would like to vote for the OPT-IN side of this bill! It's ridiculous that I was hit with a \$30 overdraft fee when I had an account in good standing with a very low balance - I was then charged an atm monthly fee overnight that brought my balance to -\$1.84, but then the bank tacked on a \$30 fee!!! Ridiculous - my paycheck deposit would have covered this the very next day! My bank actually makes you pay \$25 a month to have a checking account hooked up with your savings. I think the banks make WAY too much in fees - overdraft or not! I am a full-time, hard-working mother of two who's just trying to keep my mortgage afloat let alone my family - and here I am being nickel and dimed by some of the richest people in America. Makes me want to move out of the country to be honest.

Between non-citizens getting government benefits, major fees and inflation in our economy - who speaks for the middle guy? You know, the family that struggles and tightens their belts, that doesn't cheat the system or take advantage of programs because we were raised to be proud of the hard work you do and the community you support. No one - that's who. We make too much to get on welfare, not that we would - I would work 3 jobs before that! It's getting harder and harder to find hope in what seems to be a hopeless situation.

Angela Scharber