

From: Cyndie Gill  
Subject: Electronic Fund Transfers

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Comments:

Dear Sir/Madam:

In response to the "overdraft protection" and NSF fees charged by any and all banks I for one am tired of being taken advantage of. They seem to clear a check in 24 hours or less when I am making a payment by check, however when I deposit a check into my account it takes 5-7 business days to clear. WHAT'S WRONG WITH THIS PICTURE??? And, when I make a purchase with my debit card they let the charge go through knowing there is not enough money in there to cover the charge. We all make mistakes and think we have more in our account from time to time but the charge/purchase should not go through if there is not enough money in there to cover the purchase. THIS IS A NO BRAINER!!!!!!!

The amount of money the banks are making off of NSF fees is incredible. Especially when they are also charging higher interest rates.

And, I must add, I am not particularly happy with the Fed right now either. How can you continue to print money when we have nothing to back it up with? Just because the president says we need it does not mean we can afford to do this. You and Congress need a REAL set of checks and balances.

Thank you,

Cyndie Gill