

From: Christopher Zimmerman
Subject: Electronic Fund Transfers

Comments:

The Feds MUST stop the banks from this so-called 'overdraft protection' when it isn't wanted by the consumers. I have always assumed that when I am paying electronically (via bankcard), that if the funds aren't there, the card would be declined. I have no idea how many hundreds of dollars my bank has made off of me because of this 'service' they have provided, which has ended up me paying for a \$40 cup of coffee (among other things). I would rather deal with a declined card than lining the pockets of my bank.

Sincerely,

Chris Zimmerman