

From: Rey Soucy, MA
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

Any fees associated with consumer accounts should be clearly stated and these automatic overdraft fees should only be allowed on an OPT-IN basis. The banks know that it is human nature to overdraw accounts and so they offer this "service" to their customers, which is just another way for the banks to make a LOT of money. A SIMPLE change to online ATM systems is all that is needed to display the fee and ask if the customer wants to proceed. I consider this fee more predatory practice, than customer service.

Thank you for your time,

Rey Soucy
MA