From: Tracy Deno

Subject: Electronic Fund Transfers

Comments:

I'm tired of banks getting to make all the rules in their favor under the guise of customer service. They give you overdraft protection but still charge \$10 to transfer the funds from your savings. Then they send a letter to tell you that if you withdrawal your money more than twice a month from savings, they can change the type of account it is. My bank charges \$32 for overdraft protection, \$9.95 per month for "financial software" and then the \$10 for funds transfer. It's getting out of hand! They need to stop nickel and diming people to death. Some people will never be able to get ahead with all the fees that banks charge today so lawmakers need to step up and resist these huge lobbying interests and finally do something in favor of the average American.

Sincerely,

Tracy Deno IN