From: Kendra Jackson, Alexandria, VA

Subject: Electronic Fund Transfers

## Comments:

Bank Overdraft Protection have put my family and I at a very low credit rating. This is inclusive of banks as well as with our creditors. We are a family of 5 with one income and honestly our financial picture would be much brighter if it were not for these outrageous fees. People make mistakes, but being penalized over and over again makes it impossible to correct and rise back up again.

Sincerely and thank you,

Mrs. Kendra Jackson Alexandria, VA