

From: Jason Love
Subject: Electronic Fund Transfers

Comments:

The fees and policies of banks are in my mind criminal. Bank of Oklahoma makes a practice of drafting the highest dollar amount first to increase the likelihood of overdrafts. Then hits the customers with exorbitant fees.

Allowing for an opt-in option and/or restricting fees to a reasonable level should be mandated as soon as possible.

Also, credit card companies are able to raise interest rates at will. Even on existing balances. The rates themselves are unreasonable by any standard. And these companies are demonstrating blatant disregard for our society as a whole by doing all they can to separate individuals from their hard-earned money.

Thank you for your time,

Jason Love