From: Jeanne Brehaut

Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

I think the overdraft protection is only doing the banks a favor. My son was overdrawn .68 cents and he was charged 35.00. I was outraged. I did put up a fuss because I thought it was terrible. I believe it only got reversed because my husband and I have been long time good customers at this bank. If the customers were notified about the fee before continuing the transaction the banks would probably find people don"t want it. Especially not in these tough times.

Please change the laws.

Jeanne K. Brehaut, CEBS