

From: Janeen Mays
Subject: Electronic Fund Transfers

Comments:

Hello:

I think this is very important. As a banking customer of Citibank, I have experience overdraft fees from debit card use a lot in the past ten years. I think banning this mandatory charge is a phenomenal idea. Although I have learned in time to use cash more, I still think there are a lot of problems and unavoidable fees that come with using a debit card. These fees are often unfair and really can do great financial damage to working class individuals and families.

Thank you for your consideration.

Sincerely,
Janeen Mays