

From: Anonymous
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I am a consumer that has been hit by the banks unfair overdraft fee"s before in my life. I was never ever given a choice to say no to the overdraft protection service and always thought you never could. The banks keep it a secret and when you over draft they seem to delay transactions and run bigger ones before smaller ones so they can charge you tons of fees. Even if the smaller ones were done the day before. That"s just not right and it"s obvious that they are stealing a lot of peoples hard earned money. If we went overdraft obviously we a low of money so why kick someone when they are down and charge them even more money. Some poor folks are just trying to buy some milk for their family and instead of paying \$2 for a gallon of milk now they are charged an over draft of \$30 which could have paid for milk for almost three months. It"s just not right at all. People should have the right to say I don"t want that. I would rather be denied at the register than have huge fees stacked on me. These banks have already taken enough of taxpayers money. We have helped them out through these hard times and the return favor they give us is to charge us huge fees. That"s just wrong. . . Please do something so that the "overdraft protection" the banks force upon you is an Opt-In service.

Thank you for your time,

US Taxpayer