

From: Scott Ruffing
Subject: Electronic Fund Transfers

Comments:

I just read the article on MSNBC (<http://www.msnbc.msn.com/id/29879567/page/2/>) and know first hand that this has happened to my sister-in-law a couple of times as well, including twice during two transactions at the same store. She purchased her order and then made a separate single item purchase and was hit for two charges for 30\$ a piece. Her \$5.58 purchase cost her \$65.58 when it was all over. It would be nice to see the little people being looked out for in these types of situations.

The same goes for banks sending out cashable checks without any prior enrollment. These checks effectively create an account for you when you deposit the check at 30%+ interest rates. Banks are out of control. They should be there to protect your money, not steal it from you.

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