

From: Ellen Thaxton
Subject: Electronic Fund Transfers

Comments:

Hello,

There is really so much more to the overdraft debate that many are not discussing. Please just put a cap on the fees. They should not be able to charge over \$2,000.00 on one transaction.

1. First the denial to overdraft fund like the rest of the members. Some members don't pay overdraft fees some do.
2. Holding checks and credit charges for three days than charging overdraft fees per transaction on a positive balances. This just should not happen.
3. Sending the same check through on the same day three times as well as other companies resubmitting on the same day three additional times charging the \$29.00 fee each time.
4. Charging overdraft fee by the Bank on an overdraft fee by the company repeatedly.

We are talking about first denying people access to loans, credits even though their salary would say otherwise and then making money off the overdraft fees trapping American Citizens.

Call me please to discuss.

Ellen Thaxton