From: Keith Winans

Subject: Electronic Fund Transfers

Comments:

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Name: Keith Winans

Affiliation:

Category of Affiliation:

Address: City: State: Country:

Zip: 06082

PostalCode: 06082

Comments:

I can"t stress how emphatic I am regarding my support for this proposal. I hope it is only a start in pulling in the reigns on banks. In consideration of the current economic situation and the tremendous burden put on the average tax payer, banks should actually be rewarding us not continuing unethical practices in an effort to squeeze out every last dime they can. I also hope you intend to restrict any future "colorful" fees that banks may begin in the near future in their literally reprehensible behavior in taking more of the average person"s money. Please let me know when you need support in stopping ATM fees. I believe banks stated ATMs would save customers money when they were introduced.