

From: Acxiom Infrastructure Mgmt , Steve Bramer

Subject: Electronic Fund Transfers

Comments:

Please stop the banks from charging overdraft fees on debit card transactions without approval from the customer.

The customer should have the choice whether they want the automatic overdraft program on their account. This is not a customer service as they say but a way to gouge the consumer for more money.

PLEASE REAGIN IN THE BANKS AND FINANCIAL INSTITUTIONS. PLEASE PASS THE CREDIT CARDHOLDERS BILL OF RIGHTS.

Steve Bramer
Acxiom Infrastructure Mgmt