

From: Ruth Kirk
Subject: Electronic Fund Transfers

Comments:

As a Senior Citizen my problem with my bank is charging \$37.50 and \$8.00 after 5 days when you can't bring your account up to a positive balance. I have gone over on my account and even sent a e-mail to the bank stating that how can they charge that kind of money even if you bring your balance to a positive balance. They won't correct this for you and I feel the banks are sucking the life out of people. I don't think the banks should be allowed to charge your account that much no amount of paper work is that expensive. I sure hope something can be done so I don't lose money in this manner. If you don't have that money in the bank my bank won't let you get any money out of the ATM but doing purchases on line is allowed if you don't have the money in the bank and then they charge you for all the items you purchased plus the \$37.50 on each item. I check my account on line every other day and it seems we are never on the same page.

Something needs to be done to stop this madness. Thank you for the article in the Newspaper and I wish you Luck on trying to stop this insanity.