

From: Louis M Quigley  
Subject: Electronic Fund Transfers

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Comments:

As the father of a person who has been taken advantage of by less than honest banks with debt cards. I agree that banks should be stopped from the past practices of not telling customers of the overcharge costs and not declining the charge if the account has no money in it. Some people have a poor understanding of finance and credit. This is not an excuse for these banks to take advantage of them, which they do. Many people do not understand how they get into these credit messes. Banks should not be allowed to extend credit to these people. This country is in a mess because of the reckless behavior of these banks and they have to be stopped

Louis M. Quigley