

From: Michele Dineyazhe  
Subject: Electronic Fund Transfers

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Comments:

PLEASE, PLEASE, PLEASE, Members of Congress and our Representatives,  
My family and I do not want to be conned, ripped off, and used by our criminal  
bankers and banking systems no longer!

They do everything in their power to get all of our hard earned money. It's  
about time that regulations are proposed for the sake of us consumers. We work  
hard for our money and have to feed our families and our extended families.  
Its disheartening when you think you have money in the bank and find out that  
you are overdrawn because the bank charged you \$90 in overdraft fees for maybe  
something that cost \$5.00.

PLEASE PASS THIS REGULATION, WE HARD WORKING PEOPLE NEED IT!  
The bankers don't.

Thank you,  
Michele D.