From: Freestate Electrical Service Company, Bryan Fuerst

Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

My money has been stolen from me numerous times by this. I don't want it and never signed up for it and I truly believe that the bank should have to pay me back all the fees that they have taken from me is manipulation of my account. I would like it if customers have to "opt-in" to this scheme and that it be made mandatory that the bank does transactions from smallest to largest to avoid the customers being ripped off as opposed to this customer disservice. It's unfair to be made to pay over \$30 for something as a customer service...customer service would be the banks coming up with ways for helping us keep our money not figuring ways to scam us out of our money. The ways that they have set up the system to charge overdraft fees is stealing money from people and it it not servicing anyone but the bank.

Bryan Fuerst

Freestate Electrical Service Company