

From: Urbanetrics LLC, Keith Rodgerson

Subject: Electronic Fund Transfers

Comments:

I have four bank accounts with four different banks...business and personal. All of my providers continue to allow overdraft fees for ATM withdrawals and purchases that I make. My banks refuse to stop overdrafts with ATM withdrawals and purchases. They knowingly bait consumers. This practice is predatory. The government did not act with the subprime mortgage crisis until it was too late, it has allowed universal default and allowed banks which have just gotten huge bailouts to accrue more bad consumer debt while those of us who avoid credit cards are punished and milked every which way the banks can. It should be my right to tell my bank that I do not want overdrafts on my account. It is about time the government begins to attend to the consumer...especially after virtually eliminating bankruptcy protections.

Never in the history of humankind has it cost so much to be in debt.

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