From:	Ted Smitherman
Subject:	Electronic Fund Transfers

Comments:

I just learned that the overdraft protection plan that I was denied when I opened my account with Compass Bank wasn"t quite denied but instead was granted but with higher fees. And these fees accumulate daily until you bring the account to \$0.00 or greater. Now I am part of an overdraft program that not only did I not sign up for but had no idea I was a part of. They made it plain and simple to me when they said that I didn"t qualify, but to place me in a program that I did not sign up for or was not informed about, should be against the law. I think that the law makers of this country should do something about this and stop letting the banks just have their way with consumers. The consumers could never get away with anything like this if the banks were on the losing side.