From: Kathy Garrow

Subject: **Electronic Fund Transfers**

Comments:

We need to do something NOW!

Banks are raping the consumers with their \$38 overdraft fee, and then charge \$7 a day for the days you remain overdrawn. The economy is so bad that we are now forced to live pay day to pay day. I had an error in my account and it cost me over \$300 for overdraft fees relating to an auto debit I thought had already been taken out. The Banks and Credit Unions have made their own rules or have interpreted the rules to benefit them, they do not care about the customers or what is best for us (Like the Banks used to do) It does not cost \$38 to process an overdraft. I was a teller! How much longer do we have to put up with this kind of behavior from them, or should we just realize that they are in the same catagory with the IRS and their ability to do whatever they want and when they wamt. Please Stop the insanity and make them again give the Service we deserve!