

From: Brian Koblitz  
Subject: Electronic Fund Transfers

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Comments:

To whom it may concern,

Please pass this bill. The banks are so out of control and greedy with their fees. Bring back the old days where the transaction was declined. It is outrageous how the banks are doing this. It is even more outrageous how they pick and choose what transactions go through just so they can hit you with a fee.

Also if you transfer funds from one account to another the bank should tell you very clearly that it will not post until a certain date. Also the transaction should not show the transaction as available until it really is. I should know because I just got hit with a 32 dollar overdraft. The online says it was available but the bank says it wasn't and allowed a transaction to go through. So 5 dollars now cost me 37 dollars. Guess my kids shouldn't have lunch money now because the bank wants a fee for their corrupt scams.

Isn't it bad enough that these banks got billions in taxpayer funds for their deceptive and corrupt practices? Now they wish to gouge the consumer even more.

Also as a side note you may want to consider some legislation in regards to banks only offering free checking to those who do direct deposit or bill pay. That is so biased it isn't even funny. I am self employed and struggling to survive. I do not have direct deposit nor will I anytime soon. I do not like doing online bill pay simply because I have little control over the transaction and I have a fear of hackers. Already had my id stolen once and do not wish to go through that again. It took over 4 years to straighten half of that mess out. The laws benefit the scammers more than the working person.

Thanks for listening,

Brian Koblitz