From: Vicki Reed

Subject: Electronic Fund Transfers

Comments:

Good afternoon -

I have begin to trust on the bank fees as a bail out, because most of the time I know for a fact that I don"t have the funds to get the necessity (Example: The day before payday I trust my bank card to bail me out til the next day, to get GAS, and I know that the bank card will allow me to get gas and I pay (the bank takes) the extra fees that is neccesary to cover my account. It"s a shame that I have to do that but it allows me to keep going.

I dislike the fees that really adds up quickly...but its life!!!! and I have began to deal with the situation. But, I really wish that the banks/credit unions was more understanding.

Its more understanding when the situation hits your HOME.

Until then, Vicki Reed