

From: Chris Montuori
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Comments:

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Name: Chris Montuori
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

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These banks that decry the fees charged by the Payday Loan Lending companies could learn a lesson or two from that industry. The fees the banks charge are outrageous in comparison. Debiting the largest transactions first is not for the good of the consumer. It is for the good of the bank. Overdraft fees should be relative to the amount of the overdraft. I suspect the average overdraft is less than the \$39 they charge. And how much are we allowed to overdraft before the bank will refuse to pay? Banks need to be more upfront about that. If they are going to charge such outrageous fees they should be very clear on what the consumer is getting in return.