

From: Sharon Hinkle  
Subject: Electronic Fund Transfers

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Comments:

My comments may be too late or not even considered but my grandson in college has had to pay exorbitant fees of \$35 for an overdraft even if it was for less than \$5 so he could eat. Even trying to keep up with the amount in his checking account is difficult on such a tight budget and when the bank immediately tacks on the first overdraft fee, his account is shot to heck and he gets deeper in the hole until he can deposit his bi-weekly check from work. It just compounds. He is working up to 25 hours a week at low pay and trying to carry the necessary hours to graduate.

Why does the bank accept a debit card when the money is not there? or just accept an amount to \$25 for example and then reject any more payments from the account. The banks have shown very poor judgment as the state of the economy shows. Why do they take advantage of the ones who are trying to better their life but give thousands and millions to those who make these bad decisions. And the political nature of all of this is very depressing.

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