

From: Marianne E. Dise
Subject: Electronic Fund Transfers

Comments:

The Opt-In choice is the better one. My college-age sons have had numerous and horrible (\$35) fees assessed on tiny \$1.00 to \$2.49 transactions via their Visa checkcards at 7-11s. Last month, one of my sons incurred 5 such fees in one day, because the bank (M&T) did not credit his deposit until the END of the business day, while debiting the transactions (which totaled under \$25) DURING the day, so that he incurred \$165 in fees for that day. It is scandalous!!

Marianne E. Dise