From: Carol Porter

Subject: Electronic Fund Transfers

Comments:

I am so tired of the banks increasing there coffers at the expense of the consumer and then have the audacity to call it "customer service". I have not had an issue with the debit/credit overcharges. I think it should be a person"s choice to opt in or out. I;m sure most people would chose to opt out.

I have run into the issue of overdrafting my account because of the bank putting the largest item first. It has cost me hundreds of dollars when it could have been one item!! I"ve gotten the story from the bank on how it is a service to me. It is a total scam against the consumer and should be outlawed.

Sincerely,

Carol Porter