From: Defining Style, LLC, Brett Mascavage

Subject: Electronic Fund Transfers

Comments:

Hi -

I want a choice on overdraft fees.

I can"t take out \$20 from the ATM when I don"t have enough money, so why can i buy a \$2 coffee - cause then I get charged a \$35 fee! That coffee cost me \$37! And this will keep happening.

I also had two pending debits, which i found out would overdraw my account unless I transfered some money. So I did, and guess what? I got Two overdraft fees - for \$70, when i had money in my account to cover the costs when the transaction when through.

This is criminal and greedy behavior from the banks, and something needs to be done about it.

Sincerely,

Brett M. Brett Mascavage Defining Style, LLC