

From: Benjamin Brown
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I would just like to put my 2-cents in, that I believe that the greedy, evil banks should be forced to make overdraft fees opt-in. The current design is created so that they can wring every last cent from hard-working Americans, and instead of putting in place simple policies like smallest-to-largest check depositing and declining of debit cards, they chose to create a situation where they could steal as much money as possible.

I'm not happy about the bailouts of the floundering, failing banking system, but while it is in effect, please try and create as many consumer-friendly policies that keep billions of cash out of the pockets of greedy banking executives and in the pockets of hard-working, honest Americans.

Thank you.

Benjamin Brown