

From: Carol Noble , Arlington, MA

Subject: Electronic Fund Transfers

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Comments:

The current system on bank overdrafts recently cost me \$35 on a \$5 purchase, even though I have so-called overdraft protection. I would much rather have my card declined than to have to pay a fee seven times the original amount, and I am sure I am not alone. The transgression is inadvertent and minor, and the punishment is all out of proportion.

Not only would ending these usurious practices bring relief to hardworking people in these difficult times, but it would put more cash into the economy, and that will benefit everyone.

Sincerely,

Carol T. Noble  
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