From: Lee Frampton

Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I am writing this email to voice my support for H.R 1465. I think it is absolutely unfair for consumers to have to learn about the overdraft fees banks charge when it's too late to do anything about it. This in no way serves me as the customer.

Thank you for your time!

Lee Frampton, Business Development Manager New Horizons of New Mexico and El Paso, TX