

From: Terri Davis  
Subject: Electronic Fund Transfers

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Comments:

I strongly urge the Federal Reserve to put a stop to this very unfair practice that borders on robbery.

Fortunately, I have never had an overdraft fee charged for a debit card transaction because I track every purchase I make. However, with the charges for checks, monthly service fees, charge for using my debit card at a bank other than the one where the card was issued, I would be furious if I was socked with such an unscrupulous charge when my bank would know very well that a transaction would put me in the hole. My comment might not hold much weight, but hopefully many, many cardholders will express their dissatisfaction with the way our banks conduct customer service.

Thank you.

Terri Davis  
Washington University School of Medicine  
Department of Radiation Oncology