

From: Waterford Research Institute, John Garcia

Subject: Electronic Fund Transfers

Comments:

HI,

I am so scared of banks that I no longer have a bank account. Wellsfargo and Washington Mutual gave me nightmares for so many years, I'm hoping they go out of business. Many times I either got hit with ATM fees or for NSF. If I made a check for 500.00 and 4 small checks for a total of less than 100.00, both banks would let the 500.00 check go through and not cover the 4 other checks. That means that instead of getting just one NSF charge for the 500.00 check, I would get 4 NSF charges. These guys are all crooks. I hope the U.S Government stops bailing them out. They never have or ever will care about us, why should we care about them. I hope they burn in hell.

John Garcia
Customer Support Specialist
Waterford Research Institute