

From: Kevin Maley
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern,

I am writing to express my support for increased regulation on banks that automatically enroll customers in auto-draft protection. I had the mistake of not realizing my balance was lower than it actually was, and made three purchases in one day that cost \$35.00 each in overdraft fees (\$105 in total). These were not large purchases, but for things like a \$1.50 cup of coffee when I only had \$1 in my checking; resulting in a \$35 fee.

Please work for consumers/citizens and not powerful multi-national banks

Thank you,

Kevin maley