

From: Cornerstone Community Bank, Susan Phillips  
Subject: Electronic Fund Transfers

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Comments:

As a bank employee, it is the customer's responsibility to know how much money they maintain in their checking accounts. If they record their deposits and withdrawals correctly, and keep an ongoing check register they shouldn't be overdrawn and therefore will not pay overdraft fees. It is very simple if you don't have the money in your account then don't spend it. If you do then the consequences can be expensive. It's what I call responsibility. Don't spend what you do not have. I do not see how anyone can fault the bank for the expense and manpower it takes to deal with irresponsible customers that spend money that they do not have and most have no idea how much money they actually have in their checking accounts. Any responsible person who watches their checking account should not have to worry about overdraft fees.

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