

From: Bernarda Phipps
Subject: Electronic Fund Transfers

Comments:

I believe that the banks are acting as legal thieves, if you don't have the money, why would you let the ATM or Debit card to go throw. People rely on the banks to be honest and if we don't have the money, then we don't have it. But insted they allow the transection to go throw, then the customer is in trouble for what ever the amount was and the \$ 35. dollar fee. If they did have the original amount, what makes them think that they have the \$35.00 It is straight out wrong what the banks are doing with this overdraft protection. It should be use responsiable by the banks. It is better to get one \$35. charge from one bank, oppose to 2.