

From: John Willingham  
Subject: Electronic Fund Transfers

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Comments:

These overdraft fees have ruined me. I have it happen more times than I can imagine. I owe the bank now more than my paycheck at the end of the week so I can't pay bills until next week. It is unfair that you can use a credit card and pay a simple \$5 fee to borrow money and the bank charges \$35.00 to do the same thing? How did this happen? By ruining our credit the banks profit in the short term with the interest and penalties. In the long term the ruin themselves because no one is credit worthy or can afford the interest. They are worse than mobsters. I have a loan of \$10,000 I pay on each month and I pay \$250.00 of that \$200.00 is interest? How can you get ahead? I will never be able to afford a home due to these cheap tricks the banks pull. Furthermore charging to cash a check at a bank seems wrong too. I was taught if someone writes a check it's the same as cash. Not true if you have to pay to cash it!

Thank You,

John Willingham