

From: Bill Gale
Subject: Electronic Fund Transfers

Comments:

I would like the opt in rule for debit card overdrafts to be put into effect. It was my understanding that banks were designed to protect your money and loan it out to others to make money. They have implemented so many rules to rip off their customers that it is difficult to trust them any longer. My credit union implemented a charge of 2 dollars every time they move my money from savings to checking. I am sure it does not cost 2 dollars to push a key on a computer. I was notified of this change in a document that I first believed was junk mail. It would also be nice if changes in debit cards and credit cards were written in a font that does not require an electron microscope to read. I appreciate the fact that you are attempting to protect consumers from banks, but why should we have to do this?
Bill Gale