

From: Robert Baker  
Subject: Electronic Fund Transfers

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Comments:

The system the banks are employing is guaranteed to hurt consumers. I have been affected by this on one occasion and it cost me \$300 in fees. The bank was unapologetic even when I tried to speak to them directly. I simply used the wrong card for 1 transaction and instead of the bank not allowing the charge through it charged me multiple overdraft and funds not available fees. This is wrong. If we have the option to accept or reject these services than no one can complain. But to be forced to give up more money than you have to just because the banks are crooked is just plain wrong.

I also find it irresponsible that a bank charges you a fee when you deposit a check that bounces. How are you the caretaker of how much money the payee has?

Thank you.

Robert Baker  
Systems Engineer  
Open Text Digital Media Solutions Group  
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