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Comments:

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Comments:

Banks should not be allowed to charge fees for cashing checks drawn on their bank by a person not a customer of the bank. The person writing the check is the banks customer. The person cashing the check should have a ight to expect payment in full. I refuse to use a debit card because of the difficulties in tracking use even with a check register. How about outlawing debit cards and providing refillable prepaid debit cards? Overdraft fees are simply a way of gouging the customer. May bank offers overdraft protection. My chechking account is linked to my savings account. However if I use it, this automatic transfer to cover any shortage in my checkeing will cost me \$35.00. That is the same cost as an overdraft! What gives the banks the right to change my credit card rates on a whim. I understand they need more money who does not right now? But I did not make this mess. I have managed my money well. It is unfair to expect me to pay more because of the financial industries mismanagement and errors. My solution to the bank raising any credit fees is to pay off the credit card. I already have several at zero balnace and then not use them. I cannot close them since that would negatively affect my credit rating. Why should I be penalised for decreasing my available credit? Instead I will let the account lay domant untill the bank closes it becasue I am not using it. This does not affect my credit rating. Any credit card that I currently use will not be used unless I have the funds to immediately pay what I have charged. anything else will be a cash or a check. The banks have been moving to not electronic checks and posting electronic images online inseed of returning my check to me. I need a record. The bank should make it possible for me to download all checks availabe in a statment at once. Currently, one can download checks one check at a time. A time consiuming endeavor. they expect the comsumer to mange their finances prudently but then make it harder instead of easier to do this by failing to provide us with any thing but the most basic tools to accomplish the task.

Thank you
Bob Latsch

