

From: Joanna DaCosta  
Subject: Electronic Fund Transfers

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Comments:

I was a bank manager for years. I oppose overdraft fees as a "loan" option where you can not actually choose the option. I always thought it was a sleazy practice. It affects the people least able to afford it the most. You get a fee for every item that comes through. I have seen working people destroyed by these fees that can roll in in excess of \$500 for a series of small charges. These fees should be outlawed. It is common practice that these fees are waived for people with large accounts. If you are not a "good customer" you will pay every penny of it or the bank will destroy your credit. That is my two cents ... if I were a bank it would be my \$35.00.

Joanna DaCosta