

From: Karen Fitzgerald  
Subject: Electronic Fund Transfers

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Comments:

I want to let you know my story with the "overdraft protection" racket. I accidentally used the wrong card and made several transactions - debit card purchases, not checks. Because I was using a card from the wrong bank, but entering the entries in the account with the money, I didn't know I was using the wrong card until I got the overdraft charges - I paid \$156.00 in overdraft fees and that was after they reduced the charges. This shouldn't have happened. I didn't choose to have the overdraft protection on my account, in fact I really wasn't even aware of it until this happened. If I hadn't been signed up without asking for it, I would have realized right away when the card declined. That \$156 was grocery money for a month for me and it happened at Christmas time! I will not bank with that bank ever again and my daughter is going to close her account with them as soon as her IRA can be closed.

Please, the people that are hurt the worst by this tactic are the ones who can least afford it. Make it something that people have to choose to put on their accounts.

Thank you,

Karen Fitzgerald