

From: Jon Rueda  
Subject: Electronic Fund Transfers

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Comments:

To Whom it may concern,

I would like to request that the Consumer Overdraft Protection Fair Practices Act be passed. I know that myself and several friends of mine have been affected by the gross overdraft fees charged by our local banks and it has never been for important bills that needed to be paid right away. In fact often time these overdraft charges have kept us from paying much needed bills because we paid \$30 for a candy bar. I never understood the logic and am very thankful that someone is finally doing something about it.