

From: Chris Hamilton  
Subject: Electronic Fund Transfers

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Comments:

Ms Braunstein-

Retire mandatory overdraft fees!The banks have gone crazy with fees and credit card shenanigans.

It's outrageous what has been allowed to go on- all this talk about putting new regulations on credit cards SHOULD HAVE BEEN INITIATED THIS YEAR NOT NEXT YEAR!!!

Additionally, I spoke with Wells Fargo yesterday to make a home equity payment, for 315.00 - I specifically told them that I could not pay the \$150.00 annual fee right now

and not to charge me for it- this morning they did and now my account is overdrawn.

They also took it out of the wrong account.

In the end the ABA will lobby congress, Chris Dodd and crew to put the screws to us another way!

Thanks,  
Chris Hamilton