

From: Melanie Brown and Michael F. Gerber, PA

Subject: Electronic Fund Transfers

Comments:

I am contacting you on behalf of a constituent from Rep. Gerber's legislative district that has contacted us with a problem of being charged overdraft fees when his son is using the debit/credit card while he is away at college.

I have instructed the constituent to also contact you regarding his situation and give his opinion on what would work for consumers. After reviewing his case and reading the article in the Washington Post I believe Option 2 is the best solution to protect the consumer for these overdraft fees. I cannot give any more details of the constituent's situation, if he contacts you, he may choose to do so.

Thank you for consideration of my thoughts to these 2 new proposals.

Melanie A. Brown
Michael F. Gerber
PA