

From: Ryan Wendel  
Subject: Electronic Fund Transfers

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Comments:

Let the customer choose. I have paid hundreds of dollars in overdraft fees. I have a job where i am constantly in the field working, and my banks notice system for overdrafts is a letter sent to my home via us mail. This results in multiple overdrafts, costing hundreds of dollars, and my pride when i am forced to go into the bank branch and beg for their removal. Please give the customer a choice, on whether they want overdraft protection or not. Don't allow these large banks to continue to swindle us, with their "customer service"!