

From: Royce Stinnett
Subject: Electronic Fund Transfers

Comments:

I have overdraft protection. I use it sometimes to keep the lights. I like it , however if I'm not mistaken I still live in America. We have the right to chose weather we want a service or not. I've had a check go back because I was ten cents short before. When that check went back three smaller checks written before that check went back, which cost me \$102 instead of the \$28 it should have. Bankers to me are no better than used car salesmen. They find any and every way to get your money. But we have to have them, we're stuck with the slim at the bottom of the tank. What can we do?

Royce Stinnett