

From: Ann Perkins
Subject: Electronic Fund Transfers

Comments:

Dear Sir or Madam:

Banks have no idea of customer service. Obvious they are in business to maximize income. And then they call what they do "service".

But let's even things up a bit. Allow customers at the least to decline an ATM or debit overdraft.

And allow customers at a minimum to opt out of automatic overdraft protection for a ridiculous fee. Even better would be requiring "opt-in".

I have not had an overdraft in over 30 years, but still, obscene fees are obscene fees.

Thank you.

Ann Perkins
Perkins Consulting Group, LLC