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Subject: Electronic Fund Transfers

Comments:

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Bank overdraft charges need to stop. I know these fees are supposed to encourage consumers from going over budget and help us to manage our accounts. In these times it is counterintuitive to penalize consumers who are struggling to make it. A twenty-five dollar slap on the wrist(though lower than average) does not do anything about the fact there is not enough money to cover my most basic expenses. When the decision comes to buy ten dollars worth of food, I must admit my hunger makes the decision for me. I am aware of how much money is in my account. It's having to make the tough decisions for the most basic of things, a most worrisome place to be. Adding cost on top of cost does not work. We are bailing these banks out, where is our protection? I did not give permission for this "reminder". I don't need it. I am well aware. I am not spending friviously in any sense. My bank charging me to play parent is unnecessary and unethical. It is nothing more than the opportunity to exploit consumers, while under the guise of concern. Shame on them for justifying it any other way.