

From: Ann Bardacke  
Subject: Electronic Fund Transfers

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Comments:

I am writing to comment on the proposed regulations -a rule change- concerning the practice of overdraft protection. My son has a mental illness -under some control with medication - and he also tries to have a life. That means he has a bank account. When he uses the ATM machine or the debit card in a purchase transaction, and his account is overdrawn (once by 17 cents!), he is charged a large fee by his bank (Sun Trust). Once, while visiting him, we went to the bank to see if it were possible for them to not allow him to overdraw his account. We were told this was not possible. I find this really disturbing. The bank is taking advantage of those least able to manage their affairs (and thus the poor, the elderly, and the mentally ill). Since I am capable of balancing my checkbook, this does not happen to me.

I urge you to make this rule change, and to insist that the banks not automatically place their clients in overdraft protection status for use of their debit cards.

Sincerely,

Ann Bardacke  
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