

From: Don Miner
Subject: Electronic Fund Transfers

Comments:

We average over \$1800 a year in overdraft fees. We have spoken to our bank and up until now they would not let us "opt out". We have a few accounts with Bank of America, and over the years we were told that was their policy and we had absolutely no say about it. We hope that once this bill is passed that the bank are require to return if not all at least part of all the overdraft charges. Bank of America takes it a little further, if your account has become overdrawn and charges are pending but have not been paid, even if you make a deposit while charges are pending they will still charge overdraft fees. As many Americans we feel our rights have been violate and with the economy the way it is we cannot afford to give money to Bank of America because of their ridiculous policy.

Thank you,

Donald R. Miner