

From: SAIC, Human Resources, Lorri A. Henderson

Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

I am very much in favor of putting this mechanism in place. where banks have to let you know when you are about to overdraft. I was charged over \$132 dollars for spending what totaled \$25 in transactions. Because they were separate incidences, they charged me \$32 for occurrence, even though the money they were covering was less than the fee they were charging. Had I been aware that I was about to overdraft, I would have used cash or another form of payment.

By passing this bill, you are looking out for the people of this country. WE are so tired of being raked over the coals by banks and their overdraft fees.. most of the time, without warning.

Thank you for recognizing this need and doing something about it!

Have an AWESOME day!

Lorri Henderson, MHRM
SAIC, Human Resources