

From: Western & Southern Financial Group, Dennis Raisor

Subject: Electronic Fund Transfers

---

Comments:

To Whom It May Concern,

I have repeatedly said banks are making a fortune from overdraft fees and they do nothing to notify the consumer ahead of time. I'm sick because of the amount of overdraft fees I've paid. My bank charges me \$37 per overdraft along with a \$6 daily fee for every day the account is overdrawn. Yes I should have to pay a penalty for using funds I don't have but I believe the fees I've paid over the past couple of months are excessive. I called my bank to complain and was told "did you have the funds to spend?" Obviously I didn't or I would have been hit with the fees. I calculated the amount of overdraft fees on my account and I paid \$1,200 for \$300 worth of purchases! Anyone can tell this is excessive to the point I can't pay my bills. I'm tired of getting raped by banks.....please help!

Dennis C. Raisor  
Western & Southern Financial Group