

From: Spheris, Inc., Patrick Mahoney

Subject: Electronic Fund Transfers

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Comments:

I think it's criminal that banks can exploit the consumer the way it does with these overdraft charges. They hit the people that can afford them the least. You should have the right to Opt-in and not automatically have the Opt-out enabled. I should be told if I am going to overdraft and allow me to make the decision to go ahead, knowing the fee, or use another card.

I also absolutely hate the fact that the banks pay the largest charge 1st then bounce multiple small amounts causing possibly hundreds of dollars of overcharge fees. This is so wrong on so many levels!

Pat Mahoney  
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