

From: Kathy Smith, GA  
Subject: Electronic Fund Transfers

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Comments:

It's not right to make me cancel a service I didn't ask for. If banks are so sure customers want high-priced overdraft protection then they don't have anything to worry about.

Consumers Union figures the nation's banks collected about \$7.8 million last year from overdraft fees, and according to the FDIC, the average overdraft triggered by ATM and debit card transactions is \$17. The median fee for each overdraft is \$27.

Thank you,

Kathy Smith  
GA