

From: Ray Howard  
Subject: Electronic Fund Transfers

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Comments:

Please retire mandatory overdraft fees.

Either of the options mentioned in the Washington Post today are preferable to paying and automatic #35 fee.

It is fair that we have the option to select how we want to address overdraft fees instead of having the banks determine this.

I pay enough in monthly fees to earn this right to select if I want to pay the fee.

Thank you.

Sincerely,

Raymond A. Howard, LICSW