

From: Michelle Clark
Subject: Electronic Fund Transfers

Comments:

Attention: Ms. Sandra Braunstein

Banks should not be legally permitted to charge their customers mandatory overdraft fees. If the bank's customers do not have sufficient funds in their accounts to cover transactions, then the transactions should be denied. Banks have grossly enriched themselves over the years by charging consumers overdraft fees. I also believe the maximum overdraft fee that a bank can charge should be \$20.