

From: Harvey L. Polley, WA  
Subject: Electronic Fund Transfers

---

Comments:

I am absolutely against any bank okaying an overdraft that I am unaware of. I have not had any problem personally but my son has and I have had to bail him out several times. When a \$1 overdraft occasions a \$32 dollar overdraft fee and a \$4 per day add on until the overdraft is once again covered, as is the case with the bank where I have my account, one can only assume highway robbery without a gun. I don't want overdraft protection unless I specifically ask for it. This is also true for Credit cards. Lousy reputations are generally earned. I am 100% for some sort of controls

Harvey L. Polley  
WA 99208