

From: John Moss  
Subject: Electronic Fund Transfers

---

Comments:

To whom it does concern:

Fees that reflect actual cost incurred make sense.

Today banks' fees structures to include credit unions have nothing to do with cost incurred but in fact are a source to generate high margin profits.

The specific fees that can be levied should be prescribed and the rates associated with prescribed fee descriptions should be set every two years for a two year period and not to exceed the change in average wage as documented in the employment cost index.

Today's fees are nothing more than legalized theft.

I have had to pay a bank fee. I have never paid a dime of credit card interest. While I fortunately have not been a victim of unbridled greed of banks and now credit unions, the need for aggressive intervention to stop the preying on the least among us.

As the Lord said to paraphrase, "As you do the least among you, you do unto me."

Lets put our Chrisitan values to work and put a stop to excessive greed.