

From: Sam Kramer
Subject: Electronic Fund Transfers

Comments:

To Whom it May Concern,

Banks should be required to notify consumers of overdraft fees and ask us if we want to participate in their programs. My bank charges me a fee to use my overdraft credit card, then charges me interest on the charge. It's out of control. Everything is lined up to their benefit at the cost of consumers who are currently subsidizing banks in the first place. If they continue to raise these fees, I'm going to cash my paychecks and put it in a safe at home. I may be robbed at home, but I'm already robbed by the bank itself.

Thank you,
Sam Kramer