

From: Richard and Deborah Caponi

Subject: Electronic Fund Transfers

Comments:

To whom it may concern:

It is our opinion that the banks are ripping us off with these overdraft fees. We have had numerous occasions ourselves where Wells Fargo has charged us \$34 for a small overdraft of just \$2 to \$5 that we would have preferred if they were simply denied. We had one instance where we got charged 3 such overdraft charges in one weekend, that's over \$100 in overdraft fees for less than \$20 worth of purchases! When we called the bank they said we should keep better track of our spending but the thing is that they don't update their balance that is available at the ATM over the weekend so you can't really check your balance. Anyway, please make them adopt rules where customers are given a choice to opt-in or out per their personal preference.

Thank you,

Richard and Deborah Caponi