

From: Dale L.Birney, KS
Subject: Electronic Fund Transfers

Comments:

Sir: This comment is in reference to overdraft banking fees. I have been in banking for 37 years and am currently the president of a small commercial bank in southwest Kansas. I am also a consumer with a checking account, a debit card and an ATM card. At my bank the consumer must apply for automatic overdraft coverage and checks are paid when presented for payment as long as approved funds are available. When the consumer exceeds their approved amount checks can be returned and fees charged. AS A CONSUMER IT IS MY RESPONSIBILITY TO MAINTAIN MY ACCOUNT, NOT THE RESPONSIBILITY OF MY BANK.

Dale L. Birney
KS