

From: Mark Clawson
Subject: Electronic Fund Transfers

Comments:

Dear Sirs,

The current "overdraft protection" offered by most banks is, in my estimation, unethical and immoral. Banks should be REQUIRED to get signed written permission from a customer before enrolling them in such a system. It is not a service they provide but a means for them to collect billions of dollars, from the people who MOST NEED each and every dollar they earn. It's just another way to take advantage of the poor. Please reform the banking and financial industries to prevent such abuses.

Mark Clawson