

From: Debbie Johnson
Subject: Electronic Fund Transfers

Comments:

As a consumer I would prefer the OPT-IN option.

Both my boyfriend and I have been hit with multiple overdraft fees. In his case \$35 per overdraft for something as small as a .50 newspaper and \$1.61 cup of McDonalds coffee. Sometimes on the same day. He has been hit with over \$500.00 in overdraft fees since November. I've been hit with about half of that in the last year.

We are both pretty much done with the banking industry. We are ready to pull our money out and put it in a drawer where we have true control over our money.

What if thieves break into your house the banks will ask? What's the difference if the street thieves or the banking thieves get my money I say. Either way my money is gone and I'm in shock. However, if a street thief gets my money....I get to file a police report and hopefully put the thief in jail. I don't have that option with the banking thief. And I don't see many of them going to jail. They are getting multi-million dollar bonuses for stealing my money.

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