

From: James R. Roe, OR
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Name: James R Roe
Affiliation:
Category of Affiliation:
Address:
City:
State: OR
Country: UNITED STATES
Zip: 97214
PostalCode:

Comments:

While i do find the over draft fees to be usurious I find their practice of staggering withdrawls to trigger more of them to be particularly bad. By processing one very large transaction and then all of the smaller ones, banks ensure that if there are overdraft fees to collect they can collect the largest amount possible. If you think about the economic situations that force people into overdraft situations in their account this is clearly an activity that effectively taxes the very poorest amongst us, and helps to reinforce a situation where they live pay check to pay check with the bank frequently scraping 100 - 200 off per month due to their inability to make ends meet. Banks should be in a sacred partnership with their customers not looking to loot them after they've already been mugged.