

From: Jeff Flores  
Subject: Electronic Fund Transfers

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Comments:

To whom it may concern,

I am strongly for the opt-in approach for banking. I have had to go through multiple different banks due to fees that should not have been charged to me. I have told the bank it is simple. If I don't have the 50 cents to buy an apple at the grocery store do you think they will give me that apple anyways? That is how a debit card is supposed to work, if you have the money then it is approved, if you don't then it is denied. I never asked for a credit card with mandatory outrageous interest!!! My bank (bank of America) charges 35 dollars per incident and if they choose to try and run it through again which they always do! It is another 35 dollars for the same single charge. I am so upset over this I might stop using banks altogether!! I wish someone would do something about this , what seems to be illegal actions that the banks are doing. I always thought banks were for people to save money and collect interest, not pay to use services we didn't ask for, that is just ludicrous. Is it not enough that they hold on to our money and use it however they want until we withdraw it, that they have to charge us outlandish amounts and rip us off by maximizing the amounts of charges. (maximizing the amounts of charges by letting the higher amounts go through first, thus making sure the multiple small amounts bounce and create 35 to 70 dollars for each charge). I am done ranting about this but someone should know how ridiculous this is and hopefully do something about it so we can maybe someday have trust in our banking system.

Thank you,

Jeff Flores