

From: Bruce
Subject: Electronic Fund Transfers

Comments:

This is to express my severe anger at the overdraft policies of Banks who outright lie when they argue customers want this service. Maybe at a \$1 or \$2 charge they could make a plausible argument but at \$32; Give me a break. And manipulating the order of the debits to maximize fees; oh yeah people are begging for this just as they have begged banks to refuse to let them not have this "customer service".

Please make this "service" an opt in service at best. We will again find out if congress represents the people of the United States or the banks and their lobbyists that provide huge political contributions and perks to them.

Bruce