

From: Anna Carter
Subject: Electronic Fund Transfers

Comments:

Please pass the opt-in rule. I am so tired of banks and credit unions taking advantage.

I had a .99 transaction for which I was charged \$34.00! I called to ask them to reverse that charge as well as others. They were self-righteous and blamed me exclusively. If I knew I did not have 99 cents in my account, I think I would have opted not to use my debit card. I am sure many of us are not diligent in keeping track of our bank balances. But, I think I know when I don't have at least \$1.00 to spend. I'm human, I made a mistake. That mistake cost me \$400.00 in overdraft fees alone that month.

Also, why does the fee have to be so much? They make a ga-billion dollars! How about lowering the fee making just a billion?!

Do something to help consumers and stop big business from ripping us off!

Thank you,

Anna M. Carter