

From: Dr. Lynda Falkenstein
Subject: Electronic Fund Transfers

Comments:

I am a victim of some of those outrageous overdraft fees. I have used my debit card several times thinking I have enough money in my account only to find out that a check went through with priority status and I got walloped for huge fees for tiny purchases. It's wrong. Wrong. Wrong. I should be notified if my account is going to overdraw. That's why I use the debit card--to have control over my account. It's gouging and the banks know it. I urge you to get them in line and play by fair rules. The rest of us have to. They should, also.

Best wishes from Niche World Headquarters,

Dr. Lynda Falkenstein