

From: Stephanie Peters
Subject: Electronic Fund Transfers

Comments:

Dear Regulators,

I would like you to truly reform the current banking practices. It is disgusting the way that you have let banks rob from the American people. It is another example of plain greed. Because they can, they do.

I want to be able to opt in and have a choice over my bank accounts. I would rather be embarrassed and not purchase my merchandise or groceries, than have to pay an extra \$28.00 service charge. A debit card is just that. When our money is gone it is gone. It is not a credit card. With more and more people having less and less money, this is more important than ever. People make mistakes, some people don't have math skills, whatever the reason this has got to stop. With the way electronic transfers work these days and more and more people not taking checks and processing electronically, the banks are getting rich.

Please stop this practice now.

Sincerely,
Stephanie Peters

BTW: I have an adult son who is Bi-Polar and I had to go to the bank and have his debit card cancelled because he just doesn't get it. If I do not have money there why don't they reject the debit?

I have had to pay hundred's of dollars in overdraft charges. The banks are not very sympathetic.

Please make this practice illegal and quit protecting the banks and start protecting your people, especially the unwitting.