

From: Jeff Gagné
Subject: Electronic Fund Transfers

Comments:

PLEASE PLEASE PLEASE pass this bill!

My bank, Chase, loves to do this and makes it VERY hard to opt out. Seems I can do everything I want on-line or over the phone EXCEPT opt out of their "overdraft protection" for that they wanted me to write a letter to some place in Florida with all my account info and worded a very specific way. In fact the person on the phone kept saying "you need to write it just this way or they won't accept it". What??!?!?!?!?

They also love to process daily debits from the largest to smallest which one time, because they were holding a deposited check for 5 days, meant I had 11 out of 12 transactions bounce with a \$32 dollar charge each! Then when they cleared the check the next day they deducted the money which then meant another two checks that followed that day also got hit for \$32! It's a great game for these people! They make the rules and they hold our money!

Please pass this bill and stop this robbery after all the tax dollars we have given them this ads insult to injury.

Jeff Gagne