

From: A. Massop
Subject: Electronic Fund Transfers

Comments:

My name is A. Massop. I am single mother of 3 children, and I have been victimized by the highest amount processing first system banks use to increase the number of overdraft fees they can receive.

I pay \$32 at City County Credit Union of XXXXX per item, they charged me fees for being dollars off in my account for a critical bill.

Luckily, I have a small savings that prevents this now. When my ex quit paying any money toward the home, childrens" expenses or my daughter"s medical bills, \$32 is gas, food, or medical co-pays for my sick daughter. They got me for over \$1,000 last year when I ran into financial struggles. Once they pull hundreds from your account, you are negative trying to make up for the lost money. Banks always find \$32 in an empty account and are happy to show a negative balance.

When banks are being bailed out with our tax money, they double dip into our communities by rerouting over \$7 billion in extra income to themselves that I believe would be better used by consumers in ways that could assist our economy.

No wonder people are tapped for every dime, look at the brokers, mortgage lenders, banks, and oil companies. They have all our money.

Hope you don"t mind paying for us in other ways while banks gobble up our extra resources.

A. Massop