

From: Lurlene Irvin  
Subject: Electronic Fund Transfers

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Comments:

Banks have held consumers hostage to their policies and make clear their lack of concern for anyone but stockholders since the genesis of its establishment.

Among other unethical banking practices, checks and drafts are not cleared in the order in which they are written or received, but clear on the basis of honoring larger checks in a deliberate effort to cause smaller checks to bounce and, thus add exorbitant fees to the already cash-strapped consumers.

The Business Week expose, "The Business of Poverty", demonstrates how big businesses abuse the ignorance of consumers to the financial ruin of many and the increasing greed and power of business owners and stockholders.

This country is held hostage by the overwhelming greed of unfair business practices that allow banks and other institutions to take advantage of small business people, the middle class and regrettably, the poor.

Just because exorbitant banking fees are legal, does not make it ethical to charge them. For once, do something that favors the working and not just the rich.

DON'T JUST "NOT RAISE BANKING FEES", LOWER THEM.

Thank you,  
Lurlene Irvin, Ph.D.