

From: Elsie Martinez
Subject: Electronic Fund Transfers

Comments:

To whom it may concern:

Please take notice that I'm sick and tired of my bank charging us \$30 per overdraft transaction. Two weeks ago I made a \$500 deposit to cover three bills. At that time, I was told my account had overdrafts on them, for a total of 5 at \$30. Not only did the bank wipe off half of what I was depositing and couldn't cover the three bills I needed to pay, but I was never given the option or advised that my account was about to be at a minus balance. The bank has taken more than \$1000 in overdraft charges over the last year, and we are sick of it.

We totally agree and support Rep. Maloney's HR 1465 Bill. If the technology is here today that allows us to pay with debit/credit against our accounts at any store, then the HR 1465 Bill should also be just as accessible.

Thank you for your time.