

From: Debbie Seymour
Subject: Electronic Fund Transfers

Comments:

Hello-

I have been complaining to my mom's bank PNC for years about this. They never decline any transaction, last week one went through for \$395 and she had only \$10 in her account. It's Shocking. They do it so they can charge \$36 for overdrafting and \$6 a day for each day you're overdrawn. Please make it a law that a person can opt out of this program. The bank has no way to do so at this time. They say that people want it this way, they want the bill paid. I say no one wants to pay such high overdrafts fees. If you try to buy something, the transaction should be declined if the money is not there. The consumer should have this choice to let something bounce or be declined by the cashier. Thanks for taking this issue seriously.

Sincerely,

Debbie Seymour