

From: Alicia Mangham  
Subject: Electronic Fund Transfers

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Comments:

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The right call on this issue is to give people the opt-in choice so they can avoid transactions that wreak havoc with their finances. My daughter is in college and works very hard at minimum wage to help fund her education. Although we have explained the disaster of transaction fees she lives on a razor thin margin with her finances and sometimes a cup of coffee will end up costing her \$35, 2 or 3 charges in the same day, even if they total \$10 cost her over \$100 or over 15 hours of work! We have called the bank and asked for her card not to go through when there is no money present and have just gotten the run around with charges still going through. This is extremely deceitful and I urge you to protect the consumer against these practices. Thank you