

From: Jason Sullivan  
Subject: Electronic Fund Transfers

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Comments:

Overdraft Protection Fair Practices Act.

To whom it may concern,

I am very pleased to hear that H.R 1495, although long overdue, will protect banking customers from unfair bank fees. I strongly encourage your support of this purposed legislation, as it is unreasonable to manipulate the occurrence of charges as a service to customers. Financial intuitions have no right to enroll customers into programs that stringently serve there finical objectives. Banks that levy these charges target there policies at lower income participants as there less likely to take corrective action(s) in the future. Simply put -there preying on weak individuals, who live paycheck to paycheck. The practice of automatic enrollment regarding overdraft "protection", and manipulation of posted/cleared charges needs to be stopped!!!

Regards,

Jason Sullivan