

From: DUWAYNE BROWN
Subject: Electronic Fund Transfers

Comments:

I do not see why banks should be allowed to build up overdraft fees. The customer either has the money to cover their purchase or they don't. If they OK overdraft protection ahead of time, it should be only to a limited extent. I consider it piling on.

Concerning credit card practices, I do not know why it takes the credit card companies until July 2010 to redo their systems. If it were reversed, they would redo their systems within a month or less to collect additional fees. A good programmer could probably fix it in a week.

It appears banks and credit card companies like to kick you when you are down and almost all of their penalties go against the consumer.

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