

From: Leslie Bebout  
Subject: Electronic Fund Transfers

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Comments:

I am excited to see the government taking on the issue of bank fees.

I realize this new bill is for overdraft fees but I would love to see something happen with late fees also.

My story....my high tech children have set me up to pay many of my bills online. I have been doing very well and have felt quite proud of myself.

Last month I received my credit card statement and there was a \$39 late fee added to my bill. I checked and I had paid it online on Friday...2 days before it was due. They told me it was paid after 6pm and was not credited until Monday which made it 24 hours late! I was furious....

It's computerized! My other cards credit me the day payment is made online.

They try to encourage me to schedule automatic payments but I'm not comfortable with that. What if my money isn't in my checking...lost in mail...furloughed from work, etc. I would rather make it when I know my money in the account.

Thank you for the opportunity to share my story. We are close to retirement age and every penny is precious.

You are in our prayers...  
Leslie Bebout