

From: Alex Rowland
Subject: Electronic Fund Transfers

Comments:

I've wanted this since I opened my first checking account at 16. In fact I find this almost amusing because I've had COUNTLESS arguments with my bank over the matter. I thought I was quote clever to come up with the idea of being able to opt out of this "service" but it's actually very reassuring to see that so many others are demanding the same ability. I bank with USbank and the way they handle it is an absolute scam. First of all they charge \$35 for for each overdraft, far above the national average of \$27, and second of all they'll remove the fee's - but only if the teller answering the phone happens to be in a good mood that day. There aren't any rules mandating exactly how removal of the fees should be handled so it's a game of chance every time you call. If the teller doesn't like your voice or simply got up on the wrong side of the bed it can cost you hundreds of dollars. This is absolutely ridiculous! I plead with you to do something about this and fix a long overdue problem in the banking industry. Allowing the customer to opt in, or even just guaranteeing the ability to opt out, of this scam is the only fair way to handle the situation. Thank you.

Alex Rowland