

From: Valley Medical Center , Gavin Ramstead

Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I truly believe the Status quo with bank"s fee practices on Overdrafts need some real work. I believe they should have a system in place that gives the consumer the right to refuse a transaction that would put them into overdraft when running a debit, credit, or otherwise electronic transaction. The banks have made money hand over fist and charging incredibly high rates for even small charges. I have had this happen on occasion, and I have seen what those fees can do to not only the bank acct, but to families who are already on the edge living paycheck to paycheck (which I know is a lot of families). Please reform this system and make it more fair for everyone. Big banks have taken too much and given too little and now the families pay the price.

Sincerely,

Gavin Ramstead
Valley Medical Center