

From: Laurie LeBoeuf
Subject: Electronic Fund Transfers

Comments:

I just want to send a comment about banks charging enormous overdraft fees on debit cards for "overdraft protection" that people do not sign up for, instead this is automatic. I would rather have the charge declined, then to have \$30 to \$40 to cover. Sometimes this fee is more than the overdraft itself. I have had this happen many times, and the bank will not discontinue this service. This is a debit card against savings or checking and people have an idea of what is in their account.

Please put an end to this madness and over greed by these banking institutions.

Laurie LeBoeuf