

From: Wilma Burkholder  
Subject: Electronic Fund Transfers

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Comments:

Banks must be stopped. They are bankrupting the American public one ATM transaction at a time. If there are insufficient funds in the consumer's account, the transaction should be declined. Instead, the bank pays the debit amount, charges an astronomical fee, and then allows the next ATM transaction to go through. Now banks are charging a "consecutive OD fee" daily until the account is brought current. It's criminal. Where are the regulators?

Ultimately, banks are what brought our country to it's knees. Plain and simple Greed. Please stop their legal robbery of the American public. Thank you.