

From: FLORENCE D KRULIK  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern:

I am writing regarding the overdraft protection that banks enroll their customers in. Washington Mutual which is now Chase, was and still is the biggest offender. They would not inform you if you did not have enough money in your account, instead they would just give you the money and then charge you the \$35 overdraft fee. I think that this is reprehensible. Customers should be given the choice whether they want to be enrolled in this protection program or not. It should be the customer's choice. Please do something about this injustice which is being foisted on the American public.

Thank you,

Florence Krulik