

From: Anonymous
Subject: Electronic Fund Transfers

Comments:

The current Overdraft situation at banks is out of control.

I no longer have any credit cards, or use ANY "bank" because of JUST THIS! It is absurd!

I use a local credit union who actually CALLS me to let me know there is about to be an overdraft, and allows me the option to correct the situation before it happens!

Customers should have the OPTION to OPT-IN, not be forced into something from which one cannot opt out.

Rules must be written to support the consumer's rights more than the banker, while still protecting the banker from certain situations.

Please, stop protecting the banks at the expense of protecting the customer. This is all just common sense to me, but I can see why things are the way they are, with Lobbyists making all the rules and running the country, and all. I am VERY relieved to see the new leadership, and an actual attempt to start correcting these atrocities.

I am concerned I might be failed by you (e.g. fed res, gov, etc.), MY employee, again, but this time I will hold my breath in the hope you have my best interests at the forefront

Thank you, kindly, for your time.

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