

From: Sharon A. Stallings  
Subject: Electronic Fund Transfers

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Comments:

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Comments:

Regarding "Consumer Overdraft Protection Fair Practices Act" (HR1456) I support this bill. In the past year I have had s steady stream of overdrafts; on amounts as small as \$4.75 I have incurred a \$30 overdraft fee and \$6.00 a day fine. I feel the bank is justing using my money for their, own, benefit. I receive my Social Security chesk on the second Wednesday of the month and it seems as if they bundle any transaction holding them to just a day or two before (not paying them when there are funds in my account; therefore causing a overdraft. I would not continue to use my debit card if I knew there was no money in my account. Also, my bank has never offered Overdraft Protection to me. Sharon A. Stallings -