

From: James Smith
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Comments:

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Comments:

I think that people should be given the right to choose what services they want and how they want their bank account, debit cards and credit cards. Therefore automatic enrollment in any service should not be for the bank to decide but the customer to decide. But I have to tell you that I recently opened a bank account and the lady didnt explain to me about overdraft protection or fees that I could be charged for making a mistake.

I do not believe that it costs a bank \$38.00 for any late fee or overdraft fee when everything is done electronically. Banks should be in the business of helping customers by providing guidance not ripping them off with high fees. In these tough economic times, customers need help not creative fees imposed by the bank.