

From: Betty Cope
Subject: Electronic Fund Transfers

Comments:

Betty Cope

I have a comment about overdraft fees. I realize that the bank needs to make some money for covering an overdraft. I think that \$25 per overdraft is a little to much, it seems to start a snow ball effect and can cause you to get so deep you can never recover. I think their should be regulations about how much the bank can charge and a small cap on the total amount. I recently became over drawn and the fees put me into the poor house and I already live in a poor life style working for Wal-Mart. It is a travesty to be charged \$25 for a debit of \$1 to \$100, it feels like hwy robbery. Bottom line something needs to be done about the overdraft fee, the service is a life saver and something is deserved but not like being robed from the bank. I bank with West Texas National Bank.

Thank you,

Betty