

From: Carl Manni
Subject: Electronic Fund Transfers

Comments:

Dear Regulators

Please stop onerous debit card overdraft fees by banks.

They are just one example of how banks are taking advantage of American consumers with ridiculous fees, sky-high interest rates and account terms that are unfair, one-sided and impossible to understand.

It's time to start protecting consumers again with common sense, equitable regulation, that keeps consumers on a even playing field with big banks.

Sincerely,

Carl Manni
Business Owner &
Consumer that is tired of being
Taken advantage of.