

From: Tim Springston
Subject: Electronic Fund Transfers

Comments:

Dear Regulators,

Banks continue to prove to consumers that they do not have our best interests at heart, only the profitability of the bank. I believe that changing the way a checking account or any other financial transaction works AFTER you have chosen a particular service is in effect a simple "bait and switch" tactic. Financial institutions who complain about over-regulation have only themselves to blame when society is force to put new rules in place to keep them from taking advantage!

Please put an end to these predatory overdraft fees and allow the consumer to CHOOSE when he might care to incur these fees.