

From: Andy Harbuck
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern,

I've recently become aware of talk on regulating "overdraft protection" that so many banks use. I've become so frustrated with this practice I've begged my bank to not allow a \$0.90 charge to go through in exchange for \$35 fee. Please decline that \$0.90 cents and I'll use cash. Please do what you can to help banks understand this is not a practice in the best interests of the consumers.

Thank you,

Andy Harbuck