

From: Dale Mills
Subject: Electronic Fund Transfers

Comments:

I saw on NBC4 news that you were looking for comments about overdraft protection. I think overdraft protection should be for checks written. If I use my debit card, it should be rejected if I don't have the money in my account. With that said, I think there maybe other problems with overdraft fees. I was using a website to pay my electric bill. The website charged \$1.50 fee. I have no problem with that but, it was taken out of my account seperately from the electric bill payment. Therefore, I had an overdraft fee of \$32.00 for paying my electric bill one day before payday, and another \$32.00 for the \$1.50 website fee for paying my bill. Now, I think that is terrible. There needs to be some regulations on this. Maybe the person could have a checklist of what types of things they want covered by overdraft fees.