

From: Roanne Baldwin, Arlington, VA

Subject: Electronic Fund Transfers

Comments:

I would definitely prefer to have my debit card REFUSED rather than have a "Maintenance Fee" or "Overdraft Fee" levied on my account for each transaction! I work very hard for my money and fees of \$25 or \$35 really take a bite out of my budget. I didn't realize any of this until I saw Elizabeth Crenshaw's report on NBC4 TV here in Washington, DC.

Sincerely,

Roanne Baldwin
Arlington, VA