

From: Debbie Sommer  
Subject: Electronic Fund Transfers

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Comments:

The banks are getting away with murder. I have asked my bank not to advance money and they tell they can't do that because, for instance, at a restaurant, by the time the bill is presented, the food has been eaten. Well then, the restaurants should not accept debit cards. It is very simple.

My college son bought a lunch for less than \$5 and we were charged \$34 for the overdraft. While I understand that some people might want to have the luxury of overdraft protection, those people are clearly in the minority or have tons of money to burn. I am outraged, especially when the banks won't issue an ATM ONLY card unless you really, really press them and then they are looking for ways to discourage you from doing that. The process of charging these outrageous fees (especially when they have a paycheck deposited but not "cleared") is in my mind, criminal. You need to do something to stop it.