

From: Katy Gilbert  
Subject: Electronic Fund Transfers

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Comments:

When did we get away from the notion of personal responsibility? I think it would be great if the banks could offer educational opportunities and ways for people to safeguard their account. However, at the end of the day, if you spend more than you have - it is your fault not anyone else's. I am truly sorry for people who are in this situation but if the banks don't charge for something then we are going to have to give them even more bail-out money to help them stay in business. Goodness knows we don't need anymore of that!