

From: Bruce Cotton, Wilmington, NC

Subject: Electronic Fund Transfers

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Comments:

As a small business owner, I want to voice my concern regarding the fees banks are charging now.

These fees are impacting my confidence in using a local or regional bank for business. These fees are exorbitant, and have no correlation with the cost of services provided by the bank.

As a taxpayer, bailing these folks out... I think it's time we put more control on their charges.

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