

From: Paul Manson
Subject: Electronic Fund Transfers

Comments:

I think its unfair for the banks to implement overdraft protection when the account gets overdrawn without giving the customer a voice. They also charge overdraft fees for service fees & or holds on funds with or without the customers knowledge. I recently had a judgement served to my bank that was unwarranted & i proved it in court. I still had to pay a 75.00 bank processing fee plus \$39.00 overdraft fees for numerous checks that didn't clear & \$8.00 a day fee until the account was brought current. Please stop the banks from using overdraft proction unless requested by the account holder.