

From: Christopher Lock
Subject: Electronic Fund Transfers

Comments:

Dear Committee,

In every instance that consumers take banks to Small Claims Court, the bank drops the charges completely since the legal expense is greater than the big chunk of change they made "penalizing" the customer.

If millions of customers simply took their charges to Small Claims Court, banks would immediately end this practice that has gone on for over a decade.

Glad the government is finally moving against blatant theft, though an entire generation was bilked... and many of these banks won't likely exist within a year. At last, here comes the calvary. Go get 'em!
Christopher Lock