

From: Sally Berthiaume
Subject: Electronic Fund Transfers

Comments:

Please make it an Opt IN program for banks to have to sign you up for automatic covering of debit card transactions. I have had to help my children cover these overdraft fees for very small purchases which should have been denied at the point of sale! This puts my savings in dire straights some days as well as thier ability to pay their own bills. I think debit cards are stupid as they do not always tell you the accurate amount in your account even if you call first before making a transaction. Young folks need to learn a lesson of embarrassment at the point of sale. Please help stop the banks from making exhorbitant profits at the expense of the working poor and middle class of this country. Otherwise, if there is no middle class, who will finance the wars and helping the rest of the world when they need help?

Sally Berthiaume