

From: Paul A. Jones  
Subject: Electronic Fund Transfers

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Comments:

Greetings,

I am greatly relieved that the government is concerned about the way big banks do business and how they increasingly rip off consumers such as myself. Due to the recession, my salary is less than half of what it was a year ago. This puts me in jeopardy every week with payments due for necessities. Bank of America continues to rearrange the order of my debits so that I will have more payments become overdrafts and they charge \$35 per overdraft. This is a real hardship and should be stopped.

Please consider me in favor of the banking reforms that are in current legislation consideration.

Sincerely,

Paul Jones