

From: Dott Tipper  
Subject: Electronic Fund Transfers

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Comments:

Please use your influence to stop the banks practice of charging a fee for overdraft charges. They can, and should program their computers to warn you of potential overdrafts. Or they should return overdraft items, unless they have written authorization to honor it, and charge a service fee for doing so. Also, I am very upset over an action of Bank of America. I have had a credit card for many years, charging 9.9% interest. I make often, and small purchases, using the card. Usually the payments due listed on the monthly statement are from \$15.00 to \$50.00, I am never late with my payments to either Bank of America or any other charge I have made. I usually pay the other charges, in full, in one month. And, Regularly, my checks to B of A are for at least \$ 100.00 each month..

But I have just received notice that Bank of America interest is increasing to almost double. The reason? My credit use and payments. BULL CRAP!!!!!!!!!!!!!! Any true Texan/ transplanted to Florida would say. And to add insult to injury, they demand that I either accept this, or pay off my balance and cancel my card. This is good business?, Or legalized robbery from people who are already hit hard with trying to survive from day to day?. With the economic atmosphere of today, making an interest increase like this, is just absolutely heartless. Especially when the credit card bank is already receiving a fair amount of interest at 9.9%.

Incidentally, I am 79 1/2 years old, trying to survive on social security.

Thanks so much for listening. And please help.

Dott Tipper