

From: Valerie DeLaRosa
Subject: Electronic Fund Transfers

Comments:

Please reform these regulations. I have recently ended up overdrawn close to \$700.00! The bank processed these transactions and happily charged me. I can actually get a better "deal" at a payday loan store!

I am particularly appalled when the bank refuses to pay the debit presented (which is their right) and STILL charges me \$34.00! What possible damage did the bank suffer.

Please, the banks have been bailed out for their mismanagment of the millions they have made. Stop the madness

Valerie De La Rosa