

From: Daniel Vitale  
Subject: Electronic Fund Transfers

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Comments:

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Comments:

I was recently charged \$156.00 in over draft fees that citizens bank nh charged me. They put a hold on my account and ran through \$8.00 worth of charges. This is like a thousand percent interest. Last year I overdrafted .01 one cent and they charged me 36.00. A bank could not be able to charge more than 5% of the amount over drawn or a minimum of five dollars. I can go to a pawn shop and give me them my tools and they only charge me 20% on my money. This is absolutely absurd. Please regulate this industry. You wont allow ceo's of company's to make money but you allow a bank to charge thousands of percents of interest for one day of covering a person because they mis calculated. Thanks for your time