

From: "robert whitaker" <rwhitaker99@hotmail.com> on 06/29/2004 06:16:52 PM

Subject: Debit Card Fees

REF: Docket No. OP-1196

Sir,

First, I disagree with charging fees without notification to the consumer. I use my debit check card quite a bit, instead of writing checks, and I could easily run up an extra \$20-30 in charges if my first notification does not come until the bank statement.

Second, I would like to see a revision in the ATM/debit check card fee system.

This may not be the proper time to mention my displeasure as a consumer, but it appears that using the debit check card instead of writing checks is as much a convenience and cost savings to the bank as it is to the consumer or more.

Also, using an ATM machine should also be free to consumers. It allows the consumer to retrieve funds without having to go inside the bank. I confess that I do not know the expense, if any, of transferring funds electronically if you are using an ATM that does not belong to your bank. But overall it appears that the number of people kept from going inside the bank, should reduce the employees a bank has to hire to manage the teller windows.

Thank you,

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