

From: "David Swinney" <dswinney@hotmail.com> on 06/30/2004 12:25:15 PM

Subject: Debit Card Fees

Current disclosures are more than adequate when doing debit card transactions. We are "disclosed to death" now. When I make a purchase with my debit card, I know what I am being charged and I agree with those charges or I wouldn't make the transaction.

As for getting a summary of those charges on my periodic statement, I would consider that to be totally useless information.

If someone decided to start assessing a new fee, etc and add it to my transaction amount, I would want that new fee disclosed to me at the time of transaction and itemized on my receipt along with the rest of my transaction. If I did not agree with the new fee, I could cancel the transaction before it was completed.

I think that the initial disclosures that I got when I opened my account are more than adequate. If there is any change that occurs in those charges, I should be notified before they go into effect.

Thank you for the chance to comment on these proposed changes.

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