

From: Abbepf@aol.com on 06/28/2004 07:25:59 AM

Subject: Debit Card Fees

I understand what comments you want, but, to me, it goes far beyond that, I personally don't think banks or any merchant should impose any type of fee to receive a consumers own money. Why should we, the consumer, have to pay a fee to use our own money? Take for instance these ATM's, yes, there in everywhere for our convenience, but, they belong to the banks, why should we pay a fee to get our money out of them to pay for up keep of them, that's the banks or financial institution's responsibility to keep them up, not ours. If the bank, say, pay's a lease for on to be on it's property, they, the financial institution should pay the expenses, not the consumer.

I personally don't like getting hit with a fee from my bank and another bank when using an ATM, let alone, thank God, when a merchant wants to debit a fee to buy something at a retailer location. I bank out of town, so I get hit a fee, not once but twice, and I think it's wrong.

What about using the Internet to pay bills online, getting hit with a fee to pay bills online, that's wrong also, and calling a utility company to pay your bill over the phone or say your mortgage company. I think were getting ripped off. One example, I was going to be late on a mortgage payment, so I called them to see if I could pay it over the phone, sure they would, for a \$6.00 charge, needless to say, I didn't do it. Why should I have to pay \$6.00 to pay my bill?

If you really want to help the consumer, make the financial institution's and merchant's, whoever they may be, pay there own bills associated with these fee's.

People have a hard enough time paying there own bills without having to lose more of there money associated with these fee's.