

From: BNSF Railway, Lee Phillips

Subject: Electronic Fund Transfers

Comments:

Having been a victim of the "Overdraft Protection" scam of two big banks, Compass Bank and Bank of America, I support the passage of the Consumer Overdraft Protection Fair Practices Act (H.R. 1465). Banks have been taking advantage of unwary consumers for too long and have made it clear that they care more about maximizing fees than about customer service and fairness.

Best Regards,

Lee Phillips
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