

From: Oxbridge Galleries
Subject: Electronic Fund Transfers

Comments:

PLEASE
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Tell the banks that they can not allow a purchase when there are insufficient funds, so that they can "fee" the customer to death with an overdraft fee. The other day I spent \$8.00 at the pharmacy, overdrafted by \$2.00 and they charged me \$35.00. I rushed money into the account the next day to cover the overdraft. Basically, this amounts to an unauthorized loan of \$2.00 at a rate of something like 1750% per day! Isn't that usery? Thank you for taking our interests into account.

Sincerely,
Anne Bingham