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Subject: Electronic Fund Transfers

Comments:

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1) I would like to know, since banks have been raking in these kinds of fee""s for a simple overdraft, then why the hell do the American Tax payers have to bail them out of trouble. 2) Why can""t they take the overdraft fee""s and bail themselves out of trouble. !!! 3) Why is it that they place a pre auth charge of \$75.00 on your card when your only purchasing 35.00 in gas and that takes 3 days to clear the actual amount ..that can put one into overdraft charges 4) Its time banks become equally as responsible as the consumer is in managing americas money...no one minds a small reasonable fee when practices are not deceptive ..but hit me with daily interest at 25% on the overdraft and add a 39.00 fee seems just a little unreasonable Please allow us the chance to opt-in to the amended overdraft services. This is the only way that I will truly feel protected