

From: Kathey Norton, Sacramento, CA  
Subject: Electronic Fund Transfers

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Comments:

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Federal Reserve Board

Dear Federal Reserve Board:

I am tired of being hit with \$38.00 overdraft fees whenever I run \$2.00 over in my bank account. This is highway robbery, and this type of action needs to be regulated. Banks were allowed to run wild while Bush was in office and Americans were at their mercy.

Please take a stand and work with banks in greatly reducing the overdraft charges to consumers are not victimized in this way. I don't think they should be allowed to charge more than \$5.00 or \$10.00 at the most.

Sincerely,

Kathey Norton