

From: Carol Wagner, Tualatin, OR
Subject: Electronic Fund Transfers

Comments:

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Federal Reserve Board

Dear Federal Reserve Board:

I don't have a personal story, but I worked for banks and saw that the people that could least afford it were gouged with excessively high overdraft fees.

It is a crooked system when banks charge high fees and give themselves high salaries and then turn around and ask for a bailout. It is like double dipping in the public pocket book!

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

Sincerely,

carol Wagner