

From: Susan O'Rear
Subject: Electronic Fund Transfers

Comments:

First Name: Susan
Last Name: O'Rear
E-Mail:

Profession:
Organization:
StreetAddress1:
StreetAddress2:
City:
State:
Country:
Postal Code:
Referring URL:

E-mail Content:

Several main news broadcasters indicated that the Fed. Reserve wants comments from the public on how to improve the banking system. I cannot find a place on your website for this input, so I gratefully request that you send this to the right dept. Many people are upset about the exhorbitant "gouging" of citizens with ridiculous fees at ATM's. In addition to already being too high, why should there be an "inquiry" fee or an additional fee by your OWN bank for using another banks's ATM? It is shameful profiteering! There was a time when banks were regulated against gouging customers like this. It doesn't help our current economic staus at all. We would rather use the extra dollars in outlandish fees for buying something that helps our economy, instead of helping a financial institution get "too big to fail"! I also hear that banks are now deliberately shuffling deposits/debits so as to cause more opportunity for overdrafts. I hope someone will look into this. Thank you so much for listening.