From: J.W. Welles

Subject: Electronic Fund Transfers

Comments:

I believe the fees should be based on a percentage of the overdraft, not as in some cases where the fee is 2-3 times, or more, of the overdraft. Some fees are not only a flat charge, but also may include interest and finance charges. Rediculous!!
If a customer is habitually overdrawn, the bank should give them a fair warning that each overdraft fee will increase by X percent, and possibly be cancelled.
For the "once-in-a-while" overdraft by a long-time customer, the fee can usually be cancelled by calling and explaining their situation.