

From: Chad Thetsy  
Subject: Electronic Fund Transfers

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Comments:

To whom it may concern,

I have spent thousands of dollars on bank fees over the years. Some for transactions that the bank covered and many were from transactions that the bank rejected. Trying to get them to reverse the fees is a proven nightmare, but I still try. There have been times when the bank has made mistakes and reverse the fees. Those times the bank acknowledges a fault are few and far in between.

I have wasted college tuition, medical bill payments, countless activities, gas, food and cloths for me and my kids: on unfair , unauthorized, fees charged by the banks over the years. Why can't they be unlawful?

Had I not opened a bank account in the first place I would not have had extended the countless times when me and my family had to sacrifice to get by. For this my gratitude goes to Bank of America and Wells Fargo.

Yet still my tax money goes to the stimulate the banking system, to BofA alone 40 billion of our money.

Albeit the 7.8 the banks collected off of banking fees last year could have stimulated the economy, saved jobs. The trickle effect of such a large amount of money is untold.

It is a federal offense when a criminal robs a bank.

Yet we still debate whether or not it should be lawful for a bank to rob a consumer.

We have jailed business executives for stealing pension funds from the elderly, money needed for retirement.

Yet the bank steals food from my children's mouths every year with there insufficient funds fees. Fees that I received when spending more than I had at a grocery store because a car payment went \$1 dollar over the bill at the grocers.

With the normal response of "You could always set up payment protection", by the bank representative.

Could you imagine what would happen if a bank robbers went in court with a defense of "I didn't know it was illegal to rob the bank".

GUILTY, GUILTY, GUILTY.....That's what.

You have my vote to mandate banks on the should be "Felony Fees" the place on trusting and loyal bank customers.

GUILTY as Charged.

By the way Banks of America's class action lawsuit for 38 million dollars only return \$78 dollars to its banking customers (Two overdraft fees of hundreds that I have had). A Fee which I am proud to decline to accept.

Chad P. Thetsy