

From: Jodi Strmiska  
Subject: Electronic Fund Transfers

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Comments:

Chairman Ben Bernanke  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Chairman Bernanke:

Unfair overdraft fees cost Americans over \$17 billion per year, a high price to pay for what is essentially a loan that many of us didn't ask for and didn't want. One essential reform is a warning at ATM's and check-out counters so that overdrawn customers will not be charged a fee of more than \$30 without a chance to cancel the transaction.

As citizens we have all helped the banks get back on their feet with huge public bailouts. Please do all you can to stop "gotcha" bank fees, and help us stay on our feet at a time when every penny counts.

I am outraged by the lack of regulation regarding overdraft fees incurred upon consumers who use debit cards for regular shopping and online bill payments. As far as I'm concerned, a second bail-out should be offered to debit-card users like me, who have forked out an average of \$400- per year in overdraft fees, over the course of the past five years! Rebate-checks should be offered to every debit-card holder who has been penalized by predatory banking practices such as these;- as part of a new "stimulus" package...

I intend to push for the ATM "Red-Alert" for debit-card users and strongly urge you to lend your support to this cause which is generating undue hardship for many working people during these challenging times!

Put money back into the pockets of American consumers and insure that the Banking Industry ceases to exist as a paragon of unchecked corporate greed!!!

Sincerely,

Jodiann Strmiska