

**From:** "Gary Lefmann" <writeman47@charter.net> on 06/14/2004 04:16:40 PM

**Subject:** Debit Card Fees

Banks originally encouraged us to use debit cards to help them lower costs by not having to handle so many checks. Now they want to charge us for the privilege of using our debit cards? ATM machines originally were intended to help banks lower costs by reducing face-to-face contact. Once it did that, fees began to be charged for using the ATMs. Some banks now even want to charge for face-to-face contact with a teller. What the heck is going on in the world of finance? Who is protecting the consumer?