

**From:** LBJEnterprise@aol.com on 06/22/2004 10:26:54 PM

**Subject:** Debit Card Fees

Well, as I see it the banks came up with these debit cards as a convenience to their customers. Then some retailers got mad because they have visa and master card on them and people are using as a credit style card. Now retailers look to see if it is credit or debit and make the customer put in their pin number so they aren't charge for running it as a credit. More power to them but the banks should not charge you for using your pin number. They devised the cards and touted their benefit so you didn't have to write so many checks and check out faster. Now they realize they are losing income because people don't go over their allotment of checks per month. I feel they made their bed now they should sleep in it and not charge for a debit card transaction at the check out counter. Even though the cards originally only had the pin on them to be used at ATM's. Big business found a way to make the consumer use them at the register. I may start carrying a check book again instead of using the damn card because at the end of the month if I write to many checks it's only .10 cents a check. Not .10 cents to 1.50 for convenience. Get real. I can have my checks electronically deposited into a merchant account and get my check back on the spot for no fee. They pay for the service that guaranties the check is good but they paid that fee and kept the checks a few years back. Convenience sure is expensive.