

**From:** "Michael Robbins" <mlrobbs@hotmail.com> on 07/16/2004 01:41:41 PM

**Subject:** Debit Card Fees

To Whom it May concern:

It is quite beyond my meager ability to understand why it is necessary to remind our Nation's regulators of the most basic facts. Yet, it is necessary.

I fully realize that the banking institutions of this land do not wish to tell us, its patrons and customers, when they are slipping yet another 'little, necessary and reasonable fee' by us. BUT IT IS necessary!

In the first place, there's that silly old notion of forthrightness and honesty in trade. It is apparent that NO business school in America actually teaches ethics any more. If they did this simple idea would already be familiar to American businessmen. Half-truths, obfuscation and downright dishonesty is the order of the day. The words 'new and improved' flash across my mind.

Secondly, it's just good business to tell the customer **all** the charges on his or her bill if they were not already clearly understood by all parties to the transaction. When one of the parties tries to slip another charge in without announcing it honestly it smacks of the car dealer who slips that 'little charge for an unordered undercoating' on the invoice after the fact. It doesn't look good on the showroom floor and it looks even worse at Wal-Mart (or elsewhere).

Finally, if these banking institutions were not uncomfortable with forthrightly announcing the charges and giving the hapless customer the opportunity to choose another form of payment, this debate would not be happening.

Just encourage these poor suffering bankers to try it the old fashioned way. Take you 'thumbs off the scale' and just be HONEST!

I know the tone of this has been jocular. I apologize if it offends. It was the only way that I could write this and keep my blood pressure from skyrocketing. This subject and I am deadly serious!

Respectfully yours,

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