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Subject: Electronic Fund Transfers

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Comments:

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Comments:

Force the banks to disclose the "Matrix" and make it mandatory that consumers be given the option to set the matrix at zero, thus avoiding overdraft fees. Under NO circumstances, without a signature, should banks be able to honor debits to customer accounts and then be able to assess overdraft charges for a service most bank customers don't know about and shouldn't have to pay for without their written consent.