

From: Gail Hoss
Subject: Electronic Fund Transfers

Comments:

I definitely want to have my credit card declined if it will put me over the limit. I purposely keep one with a much smaller limit than most people and do not want to pay extra fees. I pay off my bill EVERY month so as to not pay interest. Why would I want overdraft fees. The same goes for my debit card. If there's not enough in checking to cover it, decline it. Fortunately I am at a credit union where both of these conditions exist. I made sure this was true when we got my daughter a credit card with a very small limit. This should be the rule (LAW). I keep good records for myself and the only time I had a problem was when my card number was compromised. I appreciated that they blocked it for unusual activity long before it reached the limit. Even though I got every penny back the thieves were stopped before they got more than a couple hundred dollars in goods. We need to stop encouraging people to borrow and live beyond their means. What's a credit limit if you can go beyond it?

Gail Hoss