

From: Duane  
Subject: Electronic Fund Transfers

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Comments:

Congress should ensure the banking system comply with "OPT IN" Automatic overdraft program, USAA banking has a great program which allows the consumer to select from multiple accounts which is to protect any overdraft from a specified account. Basically allows users to have there own savings, credit or otherwise protect them or not protection at all forcing the charge from an DEBIT card to reject when purchasing. USAA is a great consumer reosurce.

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