

From: Dianne Gilbert  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern,

I am strongly in favor of changing the way Banks handle overdrafts and charges associated with them. Especially on Debit cards, and processing large amount payments first, regardless of order received. I am in favor of customers having to "OPT IN" to acknowledge understanding the system of charges imposed by the bank if they should overdraw their account.

Sincerely  
Dianne Gilbert