

From: Roy L. Davis
Subject: Electronic Fund Transfers

Comments:

It makes absolutely no sense to allow continuing withdrawal once an account has reached overdraft status. This is viewed as another way for the grasping, conniving (and unethical) banks to make money any way they can.

Every customer must have an inviolable right to opt out of overdraft protection when the account is opened.

Thank you for listening.

Roy L. Davis