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Subject: Electronic Fund Transfers

Comments:

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Comments:

Please give customers the option and require the institutions to get the customers permission upfront to provide overdraft protection. I opened a bank account for my 19 year old son and it came with an ATM/debit card. Knowing that my son would have trouble initially managing this account I asked if the account could be set up so that debit charges would reject if there were insufficient funds. The bank told me this was not an option. Another bank I called also told me it was not an option. Well needless to say my son received three \$35 overdraft fees within the first couple of weeks he had the card. One \$35 fee was for being overdrawn by a couple of dollars. The bank did agree to waive two of the three charges but as the overdraft fees continued to occur we eventually had to close the account. My son still doesn't have a debit card and I have no good option for teaching him how to handle this responsibility. We need the option and banks should be more supportive of the young adults that are just starting out. Thanks for listening.