

From: Abhinav Agrawal  
Subject: Electronic Fund Transfers

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Comments:

I read an article this morning in the Washington Post about overdraft protection. I think banks really need to be more conservative with the application of these fees, especially given the way the public is assisting them currently.

In the age of text alerts being used extensively by banks, why can there not be a similar alert for when a transaction would cause your account to overdraft? Even if that is "too far fetched" to be an option, I'd rather be declined in a debit transaction than suffer a fee. 100 times out of 100.

Thanks.

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