

From: Jostens Memory Book, Cheryl Stanton

Subject: Electronic Fund Transfers

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Comments:

I do not like the fact ATM transactions and debit/credit card purchases are paid when there are not funds in the account. I would much rather have a transaction declined than be charged an overdraft fee.

I would like to see the banks have customers sign up if they want to have an overdraft protection on their account.

Thank you.

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