

From: Erin L. Keniston, Huntsville, AL

Subject: Electronic Fund Transfers

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Comments:

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Comments:

I believe that people should be notified at the point of using a debit card that the balance is overdrawn, or that the transaction will result in an overdraft, and be permitted to cancel the transaction without incurring any fees or overdrafts. It is completely wrong to allow withdrawals or transactions against a bank account via debit card when there is insufficient money in the account. Please allow the opt-in choice.