

From: Gail A. Parr, Highland, MD  
Subject: Electronic Fund Transfers

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Comments:

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Name: Gail A Parr  
Affiliation:  
Category of Affiliation:  
Address:  
City: Highland  
State: MD  
Country:  
Zip: 20777  
PostalCode:

Comments:

I am a parent of a college student who has repeatedly incurred overdraft fees from using her debit card and ATMs. I would like all banking customers to have the option to turn off any existing abilities to withdraw funds from debit card accounts that are empty or already overdrawn. And please prevent banks from automatically providing overdraft protection for new debit cards. It should only be an "opt-in" choice.