

From: A Ross, VA
Subject: Electronic Fund Transfers

Comments:

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I'm writing because my 20 year old son has paid over \$1,000.00 in over draft fees. I believe if he was notified he was about to go into overdraft he would have canceled the transactions. Please require the following from financial institutions including credit unions: A. Require notice to customers when an ATM or point-of-sale debit card transaction is about to trigger an overdraft B. Require an opportunity for account holders to choose to have an overdraft plan or not.