

From: Cara D Davis, VA  
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Comments:

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Name: Cara D Davis

Affiliation:

Category of Affiliation:

Address:

City:

State: VA

Country:

Zip: 22209

PostalCode:

Comments:

I think that banks should require customers to opt-in to overdraft protection. I am not one who uses this "service" but I do know that if I was unaware of my account status so much so that I was about to overdraw my account, I would prefer my transaction to be declined than charged an exorbitant fee for it to be completed.