

From: LTC Policyholder Services, Vicky R. Scott

Subject: Electronic Fund Transfers

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Comments:

Congresswoman Carolyn Maloney (D-NY), a senior member of the House Financial Services Committee, introduced the Consumer Overdraft Protection Fair Practices Act. This bill (H.R. 1465) would require banks to give customers a warning that their withdrawal from an ATM or purchase with a debit card is about to trigger an overdraft. The customer would then have the option to stop the transaction or accept the overdraft service and the associated fee.

I would be happy if the overdraft protection will be implemented soon. I paid so much of overdraft to my bank that I am not even aware of. thank you

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