

From: Elizabeth Allen  
Subject: Electronic Fund Transfers

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Comments:

Docket No. R-1343

As a consumer, I would much prefer to be given a choice as to whether a debit transaction go through when funds are not truly available in my account. I have been charged large fees SEVERAL TIMES for something so small as a cup of coffee or a pack of gum. Who really wants a \$35.00 cup o' joe!!!! (Not even Starbucks has the nerve to charge us that for their "designer" drinks!).

-Elizabeth Allen