

From: Jared Terry
Subject: Electronic Fund Transfers

Comments:

I am a person that really has never had to use the overdraft protection, yet I think it is something that needs to be overhauled. Its rediculous that the protection serves the bank more than the customer that it is supposed to be intended to save.

I would much perfer having the option of selecting this or being warned at time of transaction so I can decide if the item in question is worth the overdraft.

Thanks