

From: Christina Mendrinis
Subject: Electronic Fund Transfers

Comments:

I think that consumers should have the option of not having a debit card go through if there are no funds for it. I would rather be embarrassed than pay the overdraft fee most of the time. If I really need something, I should be able to decide on the spot whether I want to pay the overdraft fee. But certainly for the ATM you shouldn't be able to take money out that is not in your account. Thanks.