

From: Carolyn Holloway
Subject: Electronic Fund Transfers

Comments:

I am in favor of bank customers being given the right to tell banks if they wish to pay overdrafts charges on ATM withdrawals and debit card charges.

Individuals who do not keep track of their bank balances are most likely the ones to incur these charges, and those that can ill afford these charges. However, there could be an instance where the customer may have made a mathematical error in computing their bank balance. If this happen to me, I certainly would want to be informed before these expensive charges are added to me bank account.

Carolyn Holloway