

From: Theresa
Subject: Electronic Fund Transfers

Comments:

I would like a better ability to opt out of over draft fees. I would rather my account be denied then to have a huge fee taken out. For example, I check my account at the end of the day to see what is paid and what should be debitted. One day in purchasing a few items I went over. I didn't even notice until the end of the day. I rushed and tranferred money over to make up for my simple \$10 overage. It didn't matter I put in money in the account and got paid @ midnight and the charge was still pending- I received a fee for \$38. This would have been handled simply if it were declined. I had the money in another account.