

From: Robert Reynolds
Subject: Electronic Fund Transfers

Comments:

I fell that a debit card holder should be given the chance to opt in or out. Also the rules of the card should be explained better before issuing the card. I do not have a debit card but my grandson is now caught up in this by thinking the card was same as cash and you could not spend more than you had in your account regardless whether at an ATM or a store. He has now incurred more overdraft charges than the total of his overdrafts. As my banker said "it is like a snowball going downhill and you cannot catch up".