

From: Ruth Smith  
Subject: Electronic Fund Transfers

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Comments:

Sir:

I think overdraft protection for ATM withdrawals or debit caard purchases should be OPTIONAL.

Banks are doing everything they can to nickle-and-dime the customer and provide little or no service. If I don't want or use the service, I should not have to pay for it and I should be made aware if, for some reason, my account is short. I keep track of my balance but if there is a glitch, I'd rathere be aware of it and stop the transaction than be hit with a big fee!

Thank you.  
Ruth Smith