

From: Elizabeth S Gardner  
Subject: Electronic Fund Transfers

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Comments:

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I would like to given the choice of knowing that if I make certain transaction that it will result in an overdraft. Knowing this will help me to pay closer attention to my account and to start to budget my purchases more closely. If I didn't have the money in the first place and the transaction is approved then I'm put in an even worse situation to come up with more money than I was before I made the transaction.

Thanks