

From: Mike Hauck  
Subject: Electronic Fund Transfers

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Comments:

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The overdraft protection programs that banks have needs to change not only do they charge high fees they do not count deposits due to their 3 day hold period. I have had money in the system only to get charged with an overdraft fee. I also caught B-of-A trying to keep money that I had over paid to the overdraft account and instead of transferring the money to me they mailed me a check and this is a bank that wants people to go electronic.