

From: Robert Goeke
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Comments:

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Name: Robert Goeke

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

It had never occurred to me that I could incur an overdraft on a debit card! Avoiding that was, I thought, the primary benefit of such a financial instrument. Given that it /is/ possible under the current regulations, I believe the consumer should only be put in this position with an "opt in" provision. If the banks think having an overdraft available (albeit with a service charge) is a benefit to the consumer, they should have no trouble convincing said consumers to voluntarily sign up.