

From: Don Eler  
Subject: Electronic Fund Transfers

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Comments:

Please give us the option to opt in for overdraft protection on ATM withdrawals and debit card transactions. While I recognize that it is ultimately our responsibility to assure our balance is sufficient to cover transactions I believe a choice should be given. My son has had to pay over draft fees when his balance was sufficient, but the fees charged for using an ATM other than his banks, when withdrawing cash, has caused him to overdraft.