

From: Tom Oliver
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Comments:

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Comments:

Please consider the impact to our youth as well. Consideration should be made for those under the age of 21 so that they do not negatively impact their credit before they are educated on the impact. Our son was able to over-draw his account for \$500, then assessed overdraft fees totaling \$75 without ever receiving a notice at the ATM. Banks should not only provide notification at the ATM, but also employ some means of discretion on their account holders.