

From: DIANE SWAIN
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Comments:

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INSTITUTIONS SHOULD NOT BE ALLOWED TO AUTOMATICALLY ENROLL CUSTOMERS IN THEIR OVERDRAFT PROGRAMS. I WAS NOT EVEN AWARE THAT I WAS IN SUCH A PROGRAM UNTIL I MADE A \$3.17 PURCHASE FOR COFFEE & A MUFFIN, WHICH EVENTUALLY ENDED UP COSTING ME AN ADDITIONAL \$29!!!! \$32.17 FOR A MEDIUM COFFEE & A MUFFIN!! I EVENTUALLY STOPPED MY DIRECT PAYROLL DEPOSITS, CUT UP MY BANK CARD & CHECKS, AND STOPPED DOING ANY BUSINESS WITH THAT PARTICULAR BANK. IF THERE IS NOT ENOUGH FUNDS IN THE ACCOUNT TO COVER A PURCHASE, THE TRANSACTION SHOULD BE DENIED. IT'S VERY HARD WHEN CONSUMERS ARE CONSTANTLY BEING ASKED TO MAKE PURCHASES WITH DEBIT/CREDIT CARDS; BUT I HAVE STARTED BUYING MONEY ORDERS AGAIN AND PAYING MY UTILITY BILLS WITH CASH, WHENEVER I AM ABLE.