

From: Dennis McEnaney  
Subject: Electronic Fund Transfers

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Comments:

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Name: Dennis McEnaney  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State: Country:  
Zip: 03104  
PostalCode:

Comments:

In addition to the proposed changes I am asking the Federal Reserve Board to mandate that banks must inform customers of their account balances BEFORE processing any electronic transactions at ATMs in order to avoid overdrafts and fees. This would provide the customer with an option to either accept or decline the fees associated with an overdraft transaction.