

From: Tamara Castleman
Subject: Electronic Fund Transfers

Comments:

I am writing to express my support for transparency on ATM overdraft fees. My credit union automatically enrolls clients in their overdraft protection program, but gives no warning when you are about to overdraw with a debit card purchase.

An immediate electronic transfer costs the bank very little in time, manpower, or electronic bandwidth, yet I pay disproportionate fees should an overdraft transfer be necessary. Transparency would actually help me better manage my savings/checking distribution and give me more buying power in the long run.

Sincerely,

Tamara Castleman