

From: David J. Moore  
Subject: Electronic Fund Transfers

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Comments:

My son is away at college and was charged 150.00 in overdraft fees from five debit card purchases in one day.

His Dairy Queen treat of \$2.33 cost him \$32.33. The total of the five charges was less than fifty dollars, but cost him \$150.00 in fees.

There has to be an easier way to decline or cancel this type of fee structure. He should have been declined the transaction for lack of money in the account or have been notified to get his consent as to whether or not he would agree to a \$30.00 overdraft fee before processing the request.

Please do something to help all those in need, especially the college kids away from home, and those poor people with limited incomes.

David J. Moore