

From: Southern Illinois University School of Medicine, Linda Morrison  
Subject: Electronic Fund Transfers

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Comments:

The practice of counting overdraft funds as part of the "cash balance" on ATM transactions is bad news for consumers...although it can be fairly lucrative to banks. It particularly targets young people, the educationally-disadvantaged, and the economically-disadvantaged. I strongly believe the second option (allowing people to opt IN for overdraft protection (using that word loosely) on ATMs is the correct way to go. Thank you.

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