

From: Barry Mendonca  
Subject: Electronic Fund Transfers

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Comments:

Hello,

While I have been fortunate enough to not used the ATM overdraft "customer service" - I would prefer to not have it unless I request it. While my niece was in college she never wrote a single check on her account but used her debit card all the time and it was very annoying when she used it without having enough money in her account and then got hit for \$30 or so in overdraft fees. She (and I ) would rather the Bank denied the charge.

When I brought this up with Bank of America they told me I should just get her a pre-paid Visa card instead. When I read the fine print - it said if you present your pre-paid Visa card for payment without having enough money the Bank may elect to pay the charge but overdraft fees would apply. When I told them that defeated the purpose of a pre-paid Visa I was told if you want it those are the terms. American Express was a bit better - they would not pay a charge on a pre-paid card if there was not enough of a balance to cover it but they charged you to buy the card and also each time you used it.

I elected to just give my niece an allowance and have her use cash!

Thanks,

Barry

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