

From: Tracey Anderson
Subject: Electronic Fund Transfers

Comments:

I am surprised that this is even a discussion. I am a customer of a bank, it is still my responsibility to know how much money is in my account before I use my debit card. As for people who make a deposit to their account and it's not given credit right away, the receipt shows the deposit date on it. That customer needs to set up direct deposit, there are very few companies that don't use direct deposit.

If the customer comes into a bank after being declined at the register, I am sure they would be very angry, it's kind of a catch-22, either way no one is going to be happy.

When you sit down with your banker and open an account all the fees are reviewed with you at account opening, you are given all the documentation explaining these fees, using a debit card it just like using a check, you authorized it, you over draft your account, now you have to pay for it.

Thank you!