

From: Anonymous
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Comments:

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Comments:

With the technology available today, consumers can be informed if a transaction on their debit/credit cards will cause an overdraft or over-the-limit situation. With physical check transactions, banks can't always inform the person/business accepting a check that the transaction will overdraw or "bounce" an account. Banks have the ability to reject transactions that are electronically based on credit/debit cards. Consumers should *automatically* have transactions causing an overdraft via credit/debit cards rejected to avoid excessive fees. An optional "opt-in" system to allow transactions to proceed and cause an overdraft fee should be implemented. Thank you.