

From: Johann Gomez, Rumford, RI

Subject: Electronic Fund Transfers

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Comments:

Overdraft Comments

Although I think banks overcharge for over drafts and they take every opportunity to charge their customers these fees still the responsibility of the account holder. Bottom line do your math, know what and when you have your funds available; Yes banks sometimes show deposits posted prior to being available, but they disclose this to their customers (users) and we the account holders need to be aware.

Unfortunately this is something that affects the lower income people more as their balances tend to be much lower but the banks are just the holder of our money not our parents whom hand us our allowance.

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