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Subject: Electronic Fund Transfers

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Comments:

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This practice by banks has to stop. I have been charged MULTIPLE times \$35 for a \$2 charge. If I do not have enough money in my account or a deposited check has not cleared when I attempt a purchase, I should be declined. I should also have been able to give my CONSENT for overdraft protection. I do not even know if I have the right to discontinue overdraft protection. Thank you,