

From: Security State Bank of Howard Lake, Doug Driver
Subject: Electronic Fund Transfers

Comments:

PLEASE - PLEASE consider each transaction causing an account to go into negative balance territory have a "right of refusal" option as with an ATM withdraw fees. A fee charge (current \$27 median fee is unreasonably high) should show up and the account holder should/could make their own decision.

The banks get their cake.....and mine too.

Doug Driver
Security State Bank of Howard Lake