

From: Tania Bikerman  
Subject: Electronic Fund Transfers

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Comments:

Please include the opt-in rule for the "overdraft protection" on debit cards from banks. I have had Citizen's Bank of PA slap a \$35 charge for letting me overdraft my account when I didn't even realize that I was in jeopardy of doing so. (A check I had deposited hadn't cleared yet.) I find this VERY annoying, especially since I am a very prudent user of my debit card.

Thank you very much,

Tania M. Bikerman