

From: Southern Wine & Spirits BSG, Kevin Spivey

Subject: Electronic Fund Transfers

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Comments:

I want the opt-in rule established because I'm sick of these evil banks and their evil money grabbing practices. Sometimes it's hard to know your exact account balance when purchases don't post to your account for up to 5 business days; and then they want to charge you \$39 in overdraft fees with "overdraft protection". I don't know why the money in my savings account can't be drawn from to cover the difference. Oh yeah, because that way they wouldn't be able to steal my \$39.

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