

From: Association of Baltimore Area Grantmakers, Frances Morris
Subject: Electronic Fund Transfers

Comments:

On the proposed banking proposals I am against allowing banks to sign up a customer for overdraft protection for ATM and debit card purchases without their knowledge or say so.

The other proposal that would allow people to opt in to the overdraft plan. Once a again I strong express the option of choice on behalf of the customer without any extra fees being charged.

Thank you for taking the time to hear my views.

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