

From: LUMEDX Corporation , Luci Diemont

Subject: Electronic Fund Transfers

Comments:

Customers should have a choice as to whether to have the protection or not. The banks should also explain the whole process better as most consumers don't understand the sequence that transactions are posted and the charges that incur when there is an overdraft. Bank of America charges \$35 each time and is devastating if your funds are limited to begin with. The last thing you need if you miscalculate is to be charged an exuberant fee.

Thank you,

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