

From: Bradley Bros. Inc, Lynne Gavin

Subject: Electronic Fund Transfers

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Comments:

Regarding banking over draft fees it should definitely should be an opt in program.

Also regarding the fees - I have no problem with the bank charge if you overdraft your account with a check, but do the fees need to be withdrawn on the same day you account is overdrawn. This seems like an automatic way for you account to be further in the negative. Maybe the overdraft fee should be done

Lynne Gavin

Bradley Bros. Inc