

From: Wanda Hankla
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

PLEASE require banks to allow customers to "opt out" of overdraft protection when using ATM/Debit cards. While my son has been attending college, he has occasionally overdrawn his account because ATM/debits are thought to me "real time" information where either the money is in the account or it is not in the account. In one day, by getting small amounts of money (\$2.00 or \$4.00, etc. he has been charged \$35.00 for each "overdraft protection". Must he carry cash in order to keep the bank from robbing him?

This 'overdraft protection" the Bank of America has in place just robs the young, the old and the poor. They do not want any money that is not in their accounts! We have discussed this with Bank of America and they will not give us the option of "opting out".

PLEASE MAKE THE BANKS ALLOW "OPTING OUT" OF OVERDRAFT PROTECTION FOR ATM/DEBIT CARDS WITHOUT ADDING YET ANOTHER CHARGE TO SOMEONE USING A BANK ACCOUNT.

THANK YOU!

WANDA HANKLA