

From: Ediberto Esmundo  
Subject: Electronic Fund Transfers

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Comments:

Hi,

My 21-year old son makes xxx working approximately 20 hours a week. His last bank statement showed overdraft charges of \$140 on small ATM purchases. This amount represented almost his income for a whole week! Obviously, something drastic has to be done to change this bank policy of allowing ATM use even in cases where there is no money in the account.

Thank you,

Del Esmundo