

From: First National Bank North Platte, Jan Spencer  
Subject: Electronic Fund Transfers

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Comments:

At what point, do we become babysitters of people's checking accounts? From my side of the desk, most people are responsible about writing down their transactions. However, there is a segment of the population that believes that the balance the ATM shows is actually their balance. They keep no record of what debits they have made and have no clue what their balance is.

I am angry at the thought that we are, once again "dummying down" for our citizens. People can and will learn how to handle their accounts. If they keep track of their transactions and reconcile their check books there should seldom be a time that they are overdrawn. I don't expect the US Government to protect a person that is too lazy to be responsible for their own bookkeeping.

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