

From: Dan Maceda
Subject: Electronic Fund Transfers

Comments:

Please include the following in your rule

- A. Require notice to customers when an ATM or point-of-sale debit card transaction is about to trigger an overdraft
 - B. Require an opportunity for account holders to choose to have an overdraft plan or not.
 - C. Prohibit manipulation of the order of posting deposits and withdrawals so as to maximize overdraft fees
- Dan Maceda.