

From: Jake Sunderland , Reno, NV

Subject: Electronic Fund Transfers

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Comments:

Hello,

I am writing to express my opinion that overdraft fees should not be levied by banks and credit unions unless they have my permission. I would much rather my card get declined than be charged a \$28 fee for purchasing a 99 cent cheese burger.

Thank you,

Jacob W. Sunderland  
Reno, NV 89512