

From: Dwayne Yambra  
Subject: Electronic Fund Transfers

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Comments:

I think it is horrible that banks charge overdraft fees if the ATM allows you to withdraw more money than what's available in your account. I complained to Bank of America when this happened to me and I told them that I opposed it.

Back in the last 1980's, ATM machines wouldn't allow a person to withdraw than what was in your account. I should know, I am a programmer and I worked for a bank supporting the local ATM and POS networks and also for the PULSE regional network.

If I don't have enough money in my account, I don't want the transaction to be approved!!!! I'm not willing to pay extra \$\$\$ for a small transaction.

Dwayne Yambra