

From: Peggy Flom  
Subject: Electronic Fund Transfers

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Comments:

Please limit the fees and disallow banks to automatically enroll persons in the overdraft program. I have ADHD and have difficulty managing my account. I am low income and these hefty fees contribute to my inability to pay my bills and help keep me in this vicious cycle. Somehow, the debit card should be refused if there were no funds in the account, instead of the transaction going through and the account being charged a \$35.00 fee. This has been a serious issue with me and many others and I hope the Board will rectify this in the near future. Yours, Peggy Flom