

From: Sara D. Finnerin  
Subject: Electronic Fund Transfers

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Comments:

To whom it may concern:

It is time to retire mandatory overdraft fees on debit and ATM cards. It seems silly to let people "charge" more on their debit card than currently resides in their account. I thought that was supposed to be the purpose of debit cards, it allowed you to know how much you are able to spend so that you don't go over.

People should have the opt-in choice so they can avoid transactions that have wreaked havoc with their finances.

Thanks,  
Sara D. Finnerin