

From: Adam Ellington
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I support banks informing customers when they have insufficient funds when they try to use their ATM card. I assume most people (myself included) have ended up having some serious financial burdens due to overdraft fees because they accidentally overdrew even by just \$1. I agree that customers are responsible for their own finances but if your wallet has no cash in it you can't magically pull out money and spend it, an ATM card should be no different.

Thanks,
Adam Ellington