

From: Marketing Partners, Inc, Candi Kebschull

Subject: Electronic Fund Transfers

Comments:

I use my debit card almost exclusively for purchases and cash withdrawals. I feel the right call on this issue is to give people the "opt-in choice" BEFORE any fees can be assessed on their account for an overdraft authorization. I DO NOT want any electronic transactions allowed on my accounts if it will result in a negative account balance. Thank you.

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