

From: Jennifer Stewart
Subject: Electronic Fund Transfers

Comments:

We should have the right to opt in choice to avoid transaction charges. The whole idea behind the ATM card was to access funds IN YOUR ACCOUNT, it is and was not supposed to

Be a credit card. I learned this the hard way with my son's card on a joint account, when they didn't stop giving him access to money when there was nothing left. We are trying to teach

Ourselves and our children to manage money, how is this possible when the banks are trying to encourage people to overspend so that they can reap the fees?

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