

From: Catherine L. Meyer
Subject: Electronic Fund Transfers

Comments:

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This is regarding the proposal on overdrafts on ATM's and point-of-sale/debit transactions. I as a consumer would like to know if there is insufficient funds in my account before making an ATM or debit card transaction to avoid the excessive fees by the banks. Customers should be give notice and an opportunity within reason to opt out of the service. Thank you.