

From: Heather Young
Subject: Electronic Fund Transfers

Comments:

I have been hit several times by the overdraft fees when I would have much preferred to have the transaction declined. I keep as little as possible in my 0% interest checking account in favor of having most of my money in an account gaining interest (modest though it is). The banks should allow their customers to choose if they want the overdraft "convenience" or not. That is true customer service.

Thank you.

Heather Young