

From: Lisa.Garber-Wilburn
Subject: Electronic Fund Transfers

Comments:

Consumer Overdraft Protection Fair Practices Act

I am writing to express my concerns regarding the frivolous "debit card" overdraft transactions fees. And I am fully supportive of requiring the banks to give customers a warning that their withdrawal from ATM or purchase would cause an overdraft. By having the customer forewarned, they would have an option of canceling the transaction. I would also like to note that the banks now warn customers when they withdrawal from a non-affiliated bank that they will incur a processing fee of \$x.xx.

With sincere concern,
Lisa Garber-Wilburn