

From: Carnegie Mellon University, James Gindlesperger

Subject: Electronic Fund Transfers

Comments:

The way banks continue to allow customers to withdraw funds even when none are available is criminal. The application of fees for insufficient funds is just another money grab by the banks who are taking this country down. Please enact legislation to at least allow people to opt-in to this type of program. Better yet, why not prohibit the banks from issuing funds and fees when the customer is overdrawn? It can happen to anyone.

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