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Subject: Electronic Fund Transfers

Comments:

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It is important to me that my Bank or Credit Union provide me as a customer with the means to "opt out" of electronic overdraft protection. If the funds are not sufficient in the account to meet the amount of the transaction then the transaction should not be allowed. My wife for example does not pay attention to the balance of the money in her account and often spends beyond the available balance. As a customer I want the means with/through the bank/credit union to ensure that the "request" to overdraft is not allowed by the bank. Hard stop that does not exceed the funds in the account.

Thank you

Quintin Boe