

From: Linda Phillips
Subject: Electronic Fund Transfers

Comments:

Please pass these regulation changes so that banks cannot continue with the outrageous overdraft charges that we don't need. I want to be able to have my card declined if I don't have the money in the account to fund it, instead of finding out days later that I have overage charges and then charges again on top of that because I didn't know I was overdrawn. If I want the overdraft service, I will ask for it, but don't make it mandatory. I end up paying \$50 for a lunch that should have cost \$10 just because my card is not declined when they put it through the machine. Bad idea.

Thanks for listening to my opinion,
Linda Phillips