

From: Amy Urquhart  
Subject: Electronic Fund Transfers

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Comments:

To Whom it May concern,

Please stop the practice of allowing banks to charge for overdrafts on Debit cards without people's advance and explicit consent. The assumption for most people is that they can't overdraw a debit card, and that should be the "default" position, that people opt out of IF and only IF they want to be able to overdraw and are informed how much it will cost them. This is simply banks taking advantage of the fact few people read the fine print, and almost all assume they can't overdraw a debit card.

The fees banks charge for such overdrafts is pure and simple predatory lending . It cost my poor mother in law \$350 before she realized what the bank was doing to her.

End it now!

Thank you.

Amy Urquhart