

From: John A Gailey
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Comments:

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I fully agree with this proposal. Banks have been stealing these overdraft fees from unsuspecting ATM users who assume that as long as an ATM or Debit transaction is approved that there are still funds available. The fees that are then generated compound each day that an account remains overdrawn with daily continued overdraft fees. The type of people who are soaked for these fees are generally those that can least afford it. Unless a customer specifically requests overdraft protection All ATM and Debit card transactions should be denied with no fees until there are sufficient funds in the account to cover the transaction.