From: Michael Milam, NM

Subject: Electronic Fund Transfers

Comments:

I urge support of a ruling that prohibits the automatic charging of overcharge fees on ATM transactions. The current procedure allows banks to get my money without first telling me there is not enough in my account. State of the Art software provides a solution that would keep people from being charged, and possibly even will allow banks to process transactions faster to know how much money is in my account.

Michael Milam NM