

From: Mark Zeringue, TX  
Subject: Electronic Fund Transfers

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Comments:

Hello,

As a consumer I feel that Banks must first have my approval before authorizing a payment from an ATM or debt card. The idea they are doing me a favor by not providing me a choice is nonsense. They are only doing themselves a favor.

By default, all accounts should require approval before an account is allowed to go negative. If the consumer and the bank wish to agree to different rules , then this is an informed decision.

Sincerely;

Mark G Zeringue  
Texas