

From: Michael Fry
Subject: Electronic Fund Transfers

Comments:

I think it should be unlawful to charge fees without notifying the consumer that you are going to honor a withdrawal or purchase - even though they do not have money available & then charge them extra fees by giving them access to money they did not have.

You MUST have there be notification so they can choose if they want to pay the additional fees or may want to for go the purchases or withdrawals.

It is called informed consent.

Michelle Fry