

From: Barbara Carnahan
Subject: Electronic Fund Transfers

Comments:

Banks and credit unions should have to obtain a customer's permission to provide overdraft protection to ANY account. In addition, any unauthorized fees should be refunded to customers unaware of the bank's policy.

Also, many banks allow unauthorized deductions from customer's account in the form of insurance fees. These unauthorized insurance fee deductions are added to a customer's checking account WITHOUT a customer's knowledge/signature. Bank of America is famous for this procedure and WILL NOT reimburse the customer.

Barbara Carnahan