

From: Erynn Garcia  
Subject: Electronic Fund Transfers

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Comments:

I am a long time user of the banking system, and in one way or another have had fees attached for using the ATM card thinking that if I had no money then the card would get denied. I see both sides of the issue, but do agree that a common meeting ground would be to allow H.R. 1465 pass, making it mandatory that the banks continue to work with the public and let them make choices for themselves. We should not have to pay overdraft fee for automatic transactions when the banks know we do not have the funds to cover. It seems a simple solution.

Erynn Garcia