

From: Cabin John Organizing, Melanie Patt-Corner

Subject: Electronic Fund Transfers

Comments:

Please give consumers the right to forbid banks to automatically pay overdrafts on debit cards.

My teenage son thought his card wouldn't work if his account had no balance, so he kept using it for small purchases such as a \$3 snack at McDonalds or 7-11. He had a zero balance, and each \$2 or \$3 purchase ended up costing him a \$35 overdraft charge (this was Chevy Chase Bank). It took a whole week for the bank to mail him a letter telling him his balance was negative. By then he had over \$800 in overdraft fees.

When a bank account is out of money, the debit card should automatically warn the consumer, and should refuse to put through the transaction.

Thank you.

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