

From: David G. & Laura J. Irby
Subject: Electronic Fund Transfers

Comments:

We would suggest that the overdraft protection costs not only the cost of the protection but a separate cost for the cash withdrawal, each and every time. If the owner of the account were notified that the funds were Not in their account, they might make a deposit or even prefer the \$25/\$35 cost to have one check returned to them than the potential of hundreds of dollars of service charges on the credit card cash withdrawal for numerous checks until such time as they are aware of the status of the account.

There are many reasons that an account might not have the expected amount which have nothing to do being poor owners of an account.

We think that it is imperative that the owner of an account be notified before any overdraft protection is begun.

Sincerely,

David G. & Laura J. Irby