

From: Stephanie Haller
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

Absolutely overdraft fees should be opt-in. It feels like common sense that if for some reason I don't have enough money in my bank account to cover a transaction, I should have that transaction denied.

The banking industry is in dire need of an overhaul. Let's start by showing financial institutions that consumers are taking back their money and freedom over their expenses. Teach Americans financial responsibility by denying them purchases if they don't have the money. Allowing banks to clear the largest check even though it was presented last is wrong and a dis-service to consumers.

Let's begin to change the way we spend money in this country.

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Stephanie Haller