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Subject: Electronic Fund Transfers

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Comments:

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Comments:

I fully support the proposed changes and encourage earlier activation if possible. However, persons who are unable to determine their available bank balance prior to issuing a check or proffering a debit card should not expect their banks to extend unlimited credit to them. Conversely, banks should not profit from their customers' inability to manage their finances. In the absence of any arrangement to the contrary, when funds are not available for a debit card transaction, the bank should simply deny the transaction. Finally, at the customer's option, the bank should establish a reasonable credit line for the express purpose of covering an overdraft transaction only.