

From: Magda  
Subject: Electronic Fund Transfers

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Comments:

Consumers, HUSBAND AND WIFE, joint account holders, BOTH must be notified individually about any circumstance regarding any of the accounts each is liable for. Permission by both individuals and as a pair must agree together on any accounts management. It stuns me that one spouse can change accounts including and excluding the other or drive an account into default without the other knowing it. A spouse can walk into a bank and change the circumstances about an account without the bank notifying the other spouse??? How banks get away with it this far without informing customers about unusual activity and banking behaviors that have both names and both are liable without informing every individual on the account only makes the bank rich!!! No regard for the customer - STAND UP FOR EVERY CUSTOMER AND REFORM BANK PROCEDURES NOW!!! First and Second option should both be applied. Stand up for customers rights NOW! with accounts informing any parties named and connected to an account. You MUST INCLUDE THAT EACH INDIVIDUAL BE INFORMED ON A JOINT ACCOUNT and ANYTHING CONNECTED TO JOINT LIABILITY.