

From: Bill Coulson  
Subject: Electronic Fund Transfers

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Comments:

Overdraft protection on ATM and Debit transactions should NOT be automatic. Account holders should definitely be required to ASK for the service. I think even giving the account holder the chance to "OPT OUT" is wrong. Sad but true, many people don't read the small print or even the large print when it's offered. Most think that if they are using ATM to withdraw money or using a debit card to make a purchase, if the checking account is without funds, the transaction will be denied. That's a great protection for all of us from overspending.

PLEASE MAKE THIS CHANGE AT ALL BANKS AND CREDIT UNIONS.

BILL COULSON