

From: CELESTE CUNNINGHAM

Subject: Electronic Fund Transfers

Comments:

I support the regulation of automatic overdraft fees on ATM/Debit cards by banks. This should be an election by the customer. A few years ago my son used my card to make a purchase. The sale went through although I did not have sufficient funds in my checking account at the time. Since the purchases were separate, the bank charged \$30.00 each time