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Subject: Electronic Fund Transfers

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Comments:

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I am definitely in favor of this proposal. I have not personally ever had to pay an overdraft fee, but I have close family members, mainly young people, that have. I was disgusted to find that my bank automatically enrolled my son with overdraft protection and that he had to opt out. We should be given a choice as to whether or not we want this protection. It seems as though the banks are just trying to make money. Please go back to the days of old when if you didn't have the funds the ATM rejected your request.