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Subject: Electronic Fund Transfers

Comments:

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Comments:

This is just another way to take money from the consumer as well as put them into more debt - hasn't this country learned anything about toxic debt? If I don't have enough money in my account I should NOT be authorized to purchase - it's just that simple. By allowing the purchase to be approved then apply a \$35 overdraft fee - as Bank of America does that incurs more debt upon the consumer because they don't start with the last transaction first - they (BOA) start with the biggest transaction first then the later which isn't right OR fair to the consumer!