

From: Lauren St. Pierre  
Subject: Electronic Fund Transfers

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Comments:

The Federal Reserve has proposed a rule change giving customers the right to instruct their bank whether or not to pay overdrafts [[ for automated teller machine (ATM) withdrawals or one-time debit card purchases. ]]

I agree with this proposed rule and would like to see it enacted. Banks should give the customers a choice with each transaction as to whether or not to complete it if there are insufficient funds in their accounts.

Lauren St.Pierre