

From: Scott Kennedy  
Subject: Electronic Fund Transfers

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Comments:

I HIGHLY URGE you to consider changing these rules.  
For years, I have been charged fees for using my debit card when I did not have the money.

The solution is simple: If I want CREDIT, I use my CREDIT CARD.  
If I only want to use the money I ACTUALLY HAVE, I use my DEBIT CARD.

Once a debit card goes to 0, I should at least have the option to tell it to cancel all transactions.

Thank you,

Scott