From: Hanni

Subject: Electronic Fund Transfers

Comments:

Thank you! It is about time you clamped down on this abuse on the consumer. Banks are giving false balances at ATMs and on purpose they are holding back processing transactions. They wait until you overdraw in oder to process all the transactions. whoever desgned this computer programs to ensalve hard working Americans should be in jail.

I hope you pass Option 2. The consumer shold decide if he wants to OD or not.

Thanks again!

Hanni