From: Dorothea Hass

Subject: Electronic Fund Transfers

## Comments:

Please pass legislation that will require banks to tell customers that they are authorising purchases and ATM debits for which there is no \$\$.

I have known many young people who work at minimum wage jobs who bought a sandwich for \$5; had the purchase approved and ended up paying a \$35 fine. I consider the bank officers immoral. There are no ethical standards left in the financial industry at all.

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**Dorothea Hass**