

From: Nicholas Carbone, RI  
Subject: Electronic Fund Transfers

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Comments:

To Whom it May Concern,

Please make bank overdraft fees OPT-IN, not OPT-OUT. I find it reprehensible that Banks will charge fees for overdrafts that do nothing but put people deeper into debt and make it harder for people to survive.

Also, I strongly support first-in-first-out check processing methods. The current method that processes the largest checks first is designed to lead to overdraft and check bounce fees. Checks should be processed in the order they are written so that people can properly budget their spending. As it stands, even if people properly budget their spending, the current method can lead to overdrafts that the consumer intentionally attempted to avoid by depositing money into their account.

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