

From: Sean Slayden
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I think that it would be a good idea for a consumer to "opt-in" or "opt-out" of automatic overdrafts. I used to be a customer of Huntington Bank and they had some very questionable practices. The most disturbing was that if you had a large check that made your account go into overdraft, they would pay that check first and then pay all of the smaller withdrawals after they paid the large check. So if you were short on one check that was larger, you were then penalized for all of the smaller checks or withdrawals as well. They charge \$37.50 for each overdraft, which is also outrageous. Using their system as explained above, I have been charged an overdraft fee of \$37.50 on \$1.50, because they paid the larger check first. This system needs to change.

Thank you for taking the time to read this email.

Sincerely,

Sean Slayden