

From: Real Estate Industry Solutions, Fred Marra
Subject: Electronic Fund Transfers

Comments:

I think allowing people to accept overdraft protection is good but I think the Banks should accept or count deposits first and then check withdraws and debits to the accounts second. Many people realize that they have made a mistake in their accounts and deposit oney to cover it late in the day when they get home or after the banks cut off time which for mine is 2 oclock in the afternoon. But because of their rule to do debits and withdraws first and count deposits second this is causing an unheard of amount of unnecessary overdraft fees being accessed aganst us Account holders when we realize the problem. And this is a problem.

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