

From: Tammy Wollyung  
Subject: Electronic Fund Transfers

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Comments:

I would like to have the opt-in rule placed on banks and am not in favor of having my bank account "automatically overdraft" if I am using an ATM or debit card during a transaction. We have all made a mistake in our checkbooks at one time or another and if I have done so myself, I don't want the option of being able to make a transaction if I truly don't have the money available - then get hit with more fees because of it.

Also, I would appreciate banks being made to process transactions in order to which they are received, not by manipulating the transactions to range from highest amount to lowest amount. It causes an astronomical amount of overdrafts and fees, which in turn is sometimes very difficult to get out from under. Many people, including myself, are forced to live paycheck to paycheck now more than ever. Having to worry that your bank is looking to make a ton of money off of you is something you shouldn't have to worry about - unless it is something you choose to do. Thank you for your time and consideration!

Tammy Wollyung  
PA