

From: Jason Lines, AZ
Subject: Electronic Fund Transfers

Comments:

I want over draft service to be OPT-IN, I also want my debits to be applied to my account from the smallest transaction first to largest last.

I also think the fact that the ABA is claiming people want to be locked into the "benefit" of racking up huge fees to be outrageous. These people should be brought up on charges for even claiming it's what customers want. These practices have bilked me personally out of hundreds of dollars and continue to be a burden to the people that are struggling the most and are least able to afford them.

I feel there is a real sense of animosity towards banks these days and hopefully this hits their bottom lines. And if anyone is in any way confused about why people are fed up with banks, look no further than this issue, and many other banking business practices in the same spirit.

I realize I've missed the comment date, but I hope whoever is reading this feels that the gov't's role is to serve the people that support it, and I want this sort of underhanded business practice banned.

Jason Lines

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