

From: Janet Brown  
Subject: Electronic Fund Transfers

---

Comments:

I would like to comment on this bill. I would like the banks to stop the automatic overdraft protection. I do not want the bank to overdraft my account when using a debit card. Also, I would like the banks to process transactions in the order in which they come in. Stop processing the largest transaction first and overdrawing several transactions when if they processed the transaction in the order in which it is received it likely would result in fewer overdraft charges.

Janet Brown  
Instructive Visiting Nurse Association (IVNA)