

From: Samantha Norton
Subject: Electronic Fund Transfers

Comments:

Hello,

1. I personally would be willing to "opt in" to my bank providing "overdraft protection" by paying my debits even if my balance is insufficient. There are times that I'd rather just pay the fee.

HOWEVER:

2. It is absolutely criminal that they process the largest debits/amounts first, thus ensuring multiple fees. Please stop this practice. This amounts to unauthorized loans and the fees are absolutely usury.

Thank you,

Samantha Norton