

From: Sheila Hobbs
Subject: Electronic Fund Transfers

Comments:

My bank (BB&T) charges \$35.00 for atm/debit overdrafts. They also process largest amounts first instead of the order in which the debits / withdrawals are presented. They also still adhere to the deposits after 2pm post next business day. But they do NOT have the same rule for debits/purchases/ or withdrawals after 2pm.

I prefer the opt in rule. This is obviously another money making scheme by the banks and it's a service I don't need or want

Thank You,

SHEILA HOBBS