

From: Michael Martini  
Subject: Electronic Fund Transfers

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Comments:

I believe the banks should give consumers the option of overdrawing their account with a debit card. I had several nightmare experiences my bank allowing me to withdraw money for small items, the charging more in overdraft fees than the amount I used. In that scenario, combined with the bank manipulating the order of checks being cleared, there were months were I literally paid several hundred dollars in overdraft fees. I would go to an atm and check my balance and funds would be available. Later on, they would ding me saying they actually weren't because checks were pending. Moreover, there were many times when small checks would appear on my online statement as pending. Then, after hours, a large check would come in, exhausting the balance in my account. So, instead of one check causing a \$38.00 fee, 6 or 7 would be charged a fee, notwithstanding the fact that the numerous smaller checks were in line to be paid.

I think this kind of manipulation of order is absolutely not a service to me, but a fee builder for the bank. It is patently unfair and should be stopped.

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