

From: John Knapp  
Subject: Electronic Fund Transfers

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Comments:

Hello,

Please support the opt-in program, since, with the downturn in the economy, I have been hit with this more than once. Also, my bank, National City (PNC), does not offer an opt-out program. I specifically asked them to let me opt-out, however, they don't do that.

Also, they should not be able to manipulate the order of transactions. This would be like me invoicing a customer for more recent work, then sending an invoice for earlier work later and charging them a fee. They would be outraged.

If the US government, and more importantly, hard earned tax dollars are going to support banks that made troubling, if not absolutely ridiculous decisions, they should not be allowed to fleece their customers. I'm indirectly paying their executives salaries (executives who shouldn't be running the banks in the first place) and they are taking tips out of my bank account when a debit card transaction would possibly not clear. Also, in this economy a 34 dollar overdraft is ridiculous, there should be some reasonable limits.

Thank you,

John Knapp  
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