

From: William Ohrt
Subject: Electronic Fund Transfers

Comments:

I've had thousands of dollars in overdraft fees over the last 10 years and I hate it. Every time I talk to the bank, they make me feel like I can't take care of my money because there's not enough there. The way that they process my debit card transactions(highest amount to lowest) ensures that the bank will be paid the most fees possible. At times I have ended up with 10-15 overdraft fees for charges to my card usually for lunch or even a soda, these transactions cost from \$1-\$5 and I get charged \$35 every time, it adds up to hundreds of dollars every time I may have made a mistake. I would much rather use the opt-in approach because as the banks do it now, they portray these account types as not having a choice but to accept the overdraft protection as they call it. Please stop this.

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