

From: Robin Spiegel  
Subject: Electronic Fund Transfers

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Comments:

Dear Federal Reserve,

It is absolutely horrible the way that banks treat their "customers". Not only do they charge us outrageous fees, but they also process any withdrawals before they process deposits.

This is a practice that should also be changed. Many consumers have money in the bank, but because of the order in which transactions are processed, they are taking advantage of us when money is extremely scarce. It's time that someone stood up for the average consumer and made them stop gauging us!

Thank you for your time!

Robin Spiegel