

From: Ivan Hajovy
Subject: Electronic Fund Transfers

Comments:

I was surprised to read the many ways that banks try to take advantage of people with these so-called "loan fees". I also think that banks shouldn't process the largest amounts first, that they should process in the order payments are received. People should have the ability to opt-in to overdraft protection for electronic payments. This should not be automatic.

Regards,

Ivan Hajovy