

From: Melanie Bratcher  
Subject: Electronic Fund Transfers

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Comments:

I would like to see major restrictions put on the banking industries ability to authorize negative debit card transactions. Additionally, I've personally had a \$2.00 shortage in my account and then ended up with \$175.00 worth of charges because my bank (Bank of America) has paid the largest check first and then the smaller ones. This absolutely infuriates me and I feel like they "hope" that I will run short.

I was in banking for 18 years and witnessed the shift from making money from deposits and loans to fees. Please enact legislation to help protect us from these "loan sharks".

Thank you....Melanie Bratcher