

From: Mike
Subject: Electronic Fund Transfers

Comments:

I want the opt-in rule. It is ridiculous that the banks can manipulate the order of checks or payments in hopes to maximize the amount of overdrafts to their benefit. I have paid \$35 for a Starbucks coffee and it's just plain ridiculous. I have never deliberately written a check knowing the money was not there but, have had circumstances occur where larger payments went through first and messed my account up. This should be a decision of the customer as to whether they want this ridiculous service. As if us workers who actually work hard for so little pay without giant bonuses can afford this. We are already living paycheck to paycheck. By the way how about a stimulus to the bottom of the food chain for once?