

From: Toni Hall
Subject: Electronic Fund Transfers

Comments:

To whom it may concern;

I would like to see banking practices change as far as over draft protection and fees are concerned. The choice to opt in is preferred because this way you are given a choice as opposed to finding out later you were signed up and didn't know it. Also, one thing I would like to see is a limit on how much a bank is allowed to charge for an over draft. My bank charges 39.00 and I believe that is highway robbery. I also have noticed the way banks post transactions, and I believe its true that they will debt a larger transaction first as opposed to debiting as the transaction was actually made. This causes more transactions to bounce if they manipulate the order in which to debit.

Thank you,

Toni Hall