

From: Adam Talesky
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I support the ability to opt out of the "automatic" overdraft, and I liken it to usury. I would like to cite the example that just happened to me.

I had roughly XX left in my account after paying my mortgage.so, I figured I was safe to buy coffee in the morning and a reasonable lunch. I even checked my balance online at the end of the day, to make sure I had a positive balance. However, living in Illinois, we have tollways.that all but require you to have an I-Pass, with auto replenish. \$40 deducted at the end of the day!

However, look at my bank statement:

03/24/2009
Misc. Debit
INSUFFICIENT FUNDS FEE
\$70.00
\$352.59

03/24/2009
ATM Transaction
ATM CHECK DEPOSIT
\$428.88
\$422.59

03/23/2009
Debit Card Transaction
\$2.13
(\$6.29)

03/23/2009
Debit Card Transaction
\$10.21
(\$4.16)

03/23/2009
Debit Card Transaction
\$40.00
\$6.05

Notice how they deduct the largest amount first, even if it was the last one to take place? I feel Robbed! I even deposited a check THE SAME DAY, but it was not posted until the next day, even though the direct debt was. I feel robbed.

Also, I would like to "opt out" of any overdraft "loans" if I want to.something they done allow (Chase).

Adam A. Talesky