

From: Lance Homer  
Subject: Electronic Fund Transfers

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Comments:

Banks are knowingly abusing the overdraft fees! I have all too often had the processing of largest check first / smallest check last cause a mounting stack of overdraft fees. While I understand the banks argument that people probably would prefer that their mortgage be paid first, it really doesn't help the customer who is struggling to keep a positive balance in the first place get 4 overdraft fees of \$34 each. It only puts them behind the 8 ball more.

I'm not a struggling American. I made over \$150K last year and have a mortgage I can afford, but between waiting for consulting checks to come in an inconsistent times and not being the best of keeping track of balances, I got dinged several times last year. Most of the time the transaction was an electronic one where the bank knew the balance was \$0 and could have denied it. I believe they should have an obligation to do this!

Sincerely,  
Lance Homer