

From: Steve Wightman
Subject: Electronic Fund Transfers

Comments:

I'm writing in regards to the unethical practices of banks and other financial institutions that they claim are the consumer's "preference" when we have no say in the matter. How can you possibly, realistically, expect an intelligent human being to believe you know someone's "preference" when you make the decision arbitrarily with no mechanism for the consumer to choose or provide negative feedback? Typical of the minds that have led us to the brink of economic destruction.

I do not want automatic overdraft protection. I can't opt out. I do not want the order my debits are processed manipulated to enhance overdraft fees. I have no voice in the matter. I do not want some pompous ass sitting on his golden toilet telling me what's in my best interest while he sells his soul, and my future, to the devil.

I am thankfully employed and usually don't have a problem with overdrafts, however I have two family members on disability/social security and my parents are retired with their pensions looted, and I've seen them hit with over \$100 in overdraft fees for being less than \$3 short in an account. Several times.

Please help us, the average consumer, have a voice in these things.

Thank you
Steve Wightman