

From: Allen Schult
Subject: Electronic Fund Transfers

Comments:

As a consumer, I want to be able to choose which so called services I am being charged for by my bank.

I do not want the bank to choose for me, based upon what they think is in my best interest. As an educated consumer, I am intelligent enough to decide for myself if I want to be subject to an overdraft fee or so called loan.

On another note, I want the banks to process checks/transactions in order received, not highest to lowest. This has caused me numerous (thousands of dollars) fees over the past 10 years. The bank operators I have spoken to have given me the order in which checks/transactions have hit the bank. This has often not matched the order that the bank has chosen to process them. This has resulted in fees in the hundreds of dollars. I even once had a fee for a \$3 transaction. The fee, a whopping \$34.

Regards,

Allen