

From: Leonardo Eiranova
Subject: Electronic Fund Transfers

Comments:

I support this legislation, the banks are ripping us.

- The overdraft protection should be an out in choice for the consumer.
- The debits should be processed in the order and the date they are posted and not manipulated as they do today, posting the highest first is only meant to charge you multiple times with overdraft fees.
- The fees should be a percentage of the amount you accept to go over your limit and not a fixed amount (you pay \$35 for 1 cent overdraft)
- There must be a limit to the fees applied in one single day, not allow multiple fees (unless you accept them).
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I really hope, this legislation pass soon, the banks do not care for their customers, they just want to get our money with all kind of tricks.

Question : Is there any place in this country where a customer can complain against those bank practices?

Thanks a lot,
Leonardo Eiranova