

From: Stacy Carpenter
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern,

Please consider requiring banks to get my consent before enrolling me in any type of overdraft protection program. Also, please require that banks process debits in the order that they are received, and not from the highest charges to the lowest. I just got charged \$212 dollars in overdraft fees. The mistake was mine, but the manner in which my bank applied these charges made the financial damage so much worse than it should have been. I'd look for a new bank, but they all do the same thing, so what's the point? Hiding my money in my mattress is looking more and more like a viable alternative- and I wish that that was a joke.

Thanks.

Stacy Carpenter