

From: Mary Smith
Subject: Electronic Fund Transfers

Comments:

Dear Federal Reserve,

Please support the opt-in feature of Docket No. R-1343. I am a customer of Bank of America. My bank arranged check and debit transactions one day from high to low. This scenario caused me to overdraft on 10 very small debit transactions, totally \$350 in fees. I am just a regular American, and can't afford ridiculous fees like that. I will never understand why they let me make 10 transactions with a debit card, when all of them were racking up a \$35 fee. Had the transactions been arranged in the order that they actually occurred, I would have been charged only 1 fee. By placing the largest transaction first, Bank of America was able to swindle me out of \$315! Please do not let this disgusting practice continue. Haven't the tax payers given Bank of America, and their counterparts, enough of our hard earned money? This is consumer exploitation at its worst, and we can fix it!

Thank you,

Mary Smith