

From: George Kuhn
Subject: Electronic Fund Transfers

Comments:

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It is my understanding thru the national new media, that the Board is considering changes to regulations that banks may charge "over draft" fees. May I suggest that banks not be able to sort the daily incoming check amounts from highest to lowest, as this may cause an "earlier" status of account overdrawn. But rather, the daily check amounts be sorted from lowest to highest, so smaller checks are cleared thru the account without additional expense being incurred thru overdraft fees. I would also suggest that a limit be placed on the number of overdraft fees that may be placed on a given account on a daily basis. Thank you for your consideration of these ideas.