

From: Rusty Frankltn  
Subject: Electronic Fund Transfers

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Comments:

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Banks should not be able to clear your checks in a certain order that allows them to charge you more than one overdraft fee. For example...if I have five checks clear on March 9 for the amounts of 7.50, 12.00, 3.12, 4.85, 60.00 and my balance is only 62.00, they clear the 60.00 check first which allows them to charge four overdraft fees instead of clearing the four smaller checks first and only charging one fee. Please limit this. This is Chase bank. I believe B of A does the same thing. Thanks for listening!