

From: Scott Lyman  
Subject: Electronic Fund Transfers

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Comments:

The practices and regulations for overdraft fees need to be changed. I have been charged numerous overdraft fees by Bank of America which I feel are unjust. After acquiring my account from Fleet bank, BofA eliminated my 300 dollar overdraft protection credit line. They told me that I would have to obtain a BofA credit card in order to retain my overdraft credit. After being charged for my first overdraft, I asked the representative at my local branch to eliminate Bank of America's overdraft protection from my account. I always carry cash, and have other accounts, so I would rather have my card declined than have an overdraft of 35 dollars on a fifty cent purchase. I was told that the service could not be removed. In later incidents I discovered that Bank of America consistently re-sequences the charges so as to ensure that the largest charges come first, placing you below \$0.00 sooner, and maximizing the number of overdraft fees. This practice has to stop. It is absurd. Please work to change this system.

Thank you  
Scott S. Lyman