

From: Oswaldo Ospina
Subject: Electronic Fund Transfers

Comments:

As a consumer of bank services I prefer the opt-in option.

I have been swindled (yes, that's exactly what I believe happened) by Chase Bank a number of times. In one occasion I deposited a check from out of state only to be cleared a (calendar week) later and even after "customer service" assured me that my check will be ready by the date I was hit with "insufficient funds". The check was the money to pay to American Express, so I got hit twice because American Express tried to cash the check twice.

I want banks to process my payments in the order presented. I remember once I deposited cash (yes, cash) on a Saturday and on the following Monday, in the evening, the deposit was still in process (!) "pending".

I would like that the Consumer Overdraft Protection Fair Practices Act becomes a Full Fledged Act approved by Congress.

I believe it's about time banks stop profiting from customers under the guise of "customer service".

Thank you.
Oswaldo Ospina