

From: Reid Douglas
Subject: Electronic Fund Transfers

Comments:

The practice of processing debit and check transactions in largest-first order is a predatory practice designed solely to maximize the fees resulting from any overdraft of an account. Sadly, this practice produces billions of extra dollars every year for banks and that money comes right from the pockets of those Americans who can least afford to spend it: those of us who live paycheck-to-paycheck or all too often paycheck-not-quite-to-paycheck. This is an unconscionable abuse of consumers who should be able to their banking system and it needs to be stopped immediately.

Thank you,
Reid Douglas