

From: Ruth Moore
Subject: Electronic Fund Transfers

Comments:

I actually work in the banking industry and find it appalling how much money they make off of NSF and OD fees. I think that people should have to opt in to overdraft protection. I don't think it is right to charge people a fee for a service that they never signed up for. I also think that banks should have to pay as many items as they can before assessing the per item fee for NSF's. I have seen too many times where a bank will pay 1 large item and then charge 5 per item fees for the small charges that you no longer have the money to pay. I think they should have to pay the smaller items first so that you could pay the 5 smaller items and only be charged a per item fee for the 1 large item. I think that these types of fees should be regulated and monitored a lot closer so that people are not being taken advantage of.
Thank you for your time.
Ruth Moore