

From: John Green, Davenport, IA  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

my comment ? .I have paid fees in the hundreds if not thousands this

past year -- to a point of threatening a law suit of my own against US Bank/mainly the employees of the local branch that set a standard of doing business with me and then suddenly without warning altered the procedure costing me hundreds of dollars in fees and embarassment last

year.. they ultimately apologised and refunded nearly all the fees that

time around... my issue was how they are slow to post some transactions at times,and fast at other times -- and they stack the payments --- claiming that they pay from the highest to lowest transaction as they occur --- which has led me to have 2,3,4,5 or more fees at one time because the bank paid the larger pmts and used the opportunity to tag

my account for several small individual pmts ... when they could easily

have paid the smaller ones that posted on the same day and only charged

me one or two fees for the larger debit amts.. the order that checks or pmts are made should in my opinion be made from available funds and then they can choose to pay the remaining ones and charge a fee

accordingly.. but to stack them (paying one large payment- so they can charge a fee for EACH smaller one when your funds are gone ) so they

can maximize their returns through fees is wrong.The only limit US Bank has is they can only charge something like 6 in a one day period --- that doesn't mean they can't delay the posting until the next day

however? Crooks --- greedy crooks --and we allow them to do it? instead of saying thats enough.

Respectfully John Green

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. John Green  
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